NOTE

This Microfiche meets the quality requirements of the American National Standard for Microfiche of Documents (ANSI PH5.9-1975). However, because of imperfections in the document from which it was made, it contains images that are illegible or difficult to read. The source document for this microfiche is the best copy that could be obtained prior to filming.

CIS Congressional Information Service, Inc.
Washington, D.C.

S. Hrg. 99-701

EMPLOYMENT OPPORTUNITIES FOR WOMEN: TODAY AND TOMORROW

HEARING

BEFORE THE

SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE

NINETY-NINTH CONGRESS

SECOND SESSION

CLEVELAND, OH

APRIL 21, 1986

Serial No. 99-17

Printed for the use of the Special Committee on Aging

U.S. GOVERNMENT PRINTING OFFICE
60-827 O WASHINGTON : 1986

For sale by the Superintendent of Documents, Congressional Sales Office
U.S. Government Printing Office, Washington, DC 20402

S141-10

SPECIAL COMMITTEE ON AGING

JOHN HEINZ, Pennsylvania, *Chairman*

WILLIAM S. COHEN, Maine
LARRY PRESSLER, South Dakota
CHARLES E. GRASSLEY, Iowa
PETE WILSON, California
JOHN W. WARNER, Virginia
DANIEL J. EVANS, Washington
JEREMIAH DENTON, Alabama
DON NICKLES, Oklahoma
PAULA HAWKINS, Florida

JOHN GLENN, Ohio
LAWTON CHILES, Florida
JOHN MELCHER, Montana
DAVID PRYOR, Arkansas
BILL BRADLEY, New Jersey
QUENTIN N. BURDICK, North Dakota
CHRISTOPHER J. DODD, Connecticut
J. BENNETT JOHNSTON, Louisiana
JEFF BINGAMAN, New Mexico

STEPHEN R. MCCONNELL, *Staff Director*
DIANE LIFSEY, *Minority Staff Director*
ROBIN L. KROPF, *Chief Clerk*

CONTENTS

Page

Opening statement by Senator John Glenn 1
Statement by Congresswoman Mary Rose Oakar 14

CHRONOLOGICAL LIST OF WITNESSES

Sterns, Harvey L., Ph.D., Akron, OH, associate professor of psychology, University of Akron; director, Institute for Life-Span Development and Gerontology; research associate professor of gerontology in community health science—Northeastern Ohio Universities College of Medicine 5

Spencer, Audrey J., Cleveland, OH, executive director, Western Reserve Area Agency on Aging 19

Presley, Bobbi, Cleveland, OH, director of women's program, Cuyahoga Community College 28

Collins. Cathie, Berea, OH, student, Cuyahoga Community College and member, Displaced Homemakers Program 31

Butera, Marge, Cleveland, OH, manager of rehabilitation vocational guidance services and former director of Skills Available 42

Williams, Mary, Cleveland, OH, nursing assistant and participant of vocational guidance services' Skills Available Program 51

Bailey, Phoebe, Massapequa, NY, Preretirement Planner, American Association of Retired Persons 59

Combs, Wilma R., Shaker Heights, OH, chief of small and disadvantaged business utilization, Defense Contract Administrative Services Region 70

Goodman, Lois, Cleveland, OH, manager, Career Development AmeriTrust Co 73

Harel, Zev, Ph.D., Cleveland, OH, director, Center on Applied Gerontological Research, Cleveland State University 80

APPENDIX

Item 1—Letter from Phoebe Bailey to Senator Glenn on the importance of preretirement planning 95

Item 2—Statements submitted by the Cleveland hearing audience 96

EMPLOYMENT OPPORTUNITIES FOR WOMEN: TODAY AND TOMORROW

MONDAY, APRIL 21, 1986

U.S. Senate,
Special Committee on Aging,
Washington, DC.

The committee met, pursuant to notice, at 9:40 a.m., in the University Center Auditorium, Cleveland State University, Cleveland, OH, Hon. John H. Glenn, Jr., presiding.

Present: Senator Glenn and Representative Mary Rose Oakar.

Also present: Diane Lifsey, minority staff director; Kathy Connolly and Patricia Murdock, legislative assistants to Senator Glenn.

OPENING STATEMENT BY SENATOR JOHN GLENN

Senator Glenn. The hearing will be in order.

Good morning. I would like to welcome each and every one of you to the U.S. Senate Special Committee on Aging's hearing, entitled "Employment Opportunities for Women: Today and Tomorrow." This is an official hearing of the committee. We occasionally have field hearings in different parts of the country, or in our States, so that we are not all saddled just with the inside the Beltway Washington level of expertise.

We think it adds a great deal to the hearings if we get out and have field hearings. The transcript of today's proceedings will be printed as an official hearing.

We have invited other members of the congressional delegation to drop in. Some of them have indicated that they may be able to stop by later in the day. And so we may have some of them stopping in from time to time.

It is a pleasure to be holding today's hearing here in Cleveland, and I especially want to thank the Cleveland State University for making these facilities available to us. And let me say that next year I know that CSU is going to win that National NCAA Basketball title. They came close this year. [Applause.]

Today's session is the fourth and final hearing in a series of hearings that I have been holding around the State of Ohio over the last 18 months. I have titled these hearings "Women in Our Aging Society," and I have held them for a very simple reason.

Our society is changing and it is getting progressively older. And because women outlive men, the problems of the elderly are primarily the problems of women. If we think the "baby boom" has caused us a problem in the past, just wait until the "senior boom" hits, beginning about 20 to 25 years from now. And our Nation had better be ready to deal with it.

And that is why I have called these hearings, to try and identify the problems, the challenges and the opportunities that are inherent in our aging society, and to figure out ways of dealing with them before they become a national crisis.

At our first hearing in Columbus in October of '84, we set the stage for these hearings and presented an overview of the challenges before us. Last year in Toledo, we looked at health promotion, research and education issues; and in Cincinnati last fall, we focused on changes in family and community life.

Today, in Cleveland, we are going to look at what may be the most important issues of all—those dealing with work and retirement policy—and how they affect older women.

To understand just how vital this subject is, let me give you a few statistics:

Nearly 55 percent of women, 16 and older, make up over 50 percent of the work force today.

Women earn only 62 cents for each dollar earned by men.

One-fifth of all families with children are headed by women, the majority of whom are in the work force.

Women over age 40 are the fastest growing segment of our labor force.

Today, 14 percent of retired Americans are living in poverty, and more than 70 percent of that number are women.

What all this means, of course, is that the old ways of doing things just are not going to work any more. I have seen tremendous changes just in my lifetime. There are some here that are as old as I am, maybe even a little older. But in my own lifetime I have seen the community responsibilities, family responsibilities, change to more responsibilities taken on by the whole society, whether local, community or national.

In simpler days and decades, most women did not work outside the home, and they depended on their husbands' retirement income to take care of them. Older women who got sick or needed financial assistance were looked after by other family members, most of whom lived close by.

Today, it is a different story. Today most women do work and they are dependent on their own incomes to make ends meet. If they get sick, their families often are not close by. And although families do provide most of the care required by frail elderly members, it can be a terrible drain, both financially and emotionally.

My own family is not unusual these days. In fact, it may be almost the average instead of the exception. Annie and I spend most of our time in Washington there in the Senate. We are back and forth to our home here in Ohio usually at least once a week, sometimes a couple of times a week. But our daughter lives in Colorado and our son and his family live in San Francisco. So, if something happens and we need help, the family is not nearby. They are thousands of miles away. And that is the rule, rather than the exception these days.

So that is why we are here today, to examine the challenges facing women in all these areas and hopefully to find some solutions.

Many distinguished witnesses are assembled here today to discuss, among other things, job and employment training programs for middle-aged and older women, many of whom are displaced homemakers; the importance of life-long learning and training to prepare for the possibility of multiple careers; and the need to plan for retirement early in one's working life. We also want to look at the policies in Western European countries that give women with children the option to work inside or outside the home, and private sector initiatives to provide programs which enable parents to balance work and family matters more effectively.

During the past 25 years, women have entered the work force in such great numbers that the traditional American family, one in which the husband earns a sufficient income to provide for his wife who does not work outside the home, and their children, now represents only 10 percent of the population. This trend is expected to continue but, unfortunately, we have been slow to adjust to this change. We are not going to return to the age when this traditional family was the principal economic unit in our society. We are in a new age, one in which women of all ages and varying economic and marital status must be recognized as full partners in our economy.

In order to enable women to support themselves and their families, and to secure adequate retirement income, changes are needed to fill the gaps between our current policies and programs and the changes taking place in our society. To achieve this goal, I will continue to push for enactment of legislation I am supporting in the Senate, including:

A proposal to create a Social Security earnings sharing plan, which recognizes the changes that have taken place in families since Social Security was enacted in the 1930s, and which would treat marriage as a joint economic partnership.

The elimination of mandatory retirement, thus decreasing age discrimination and increasing employment opportunities for older women.

The "Labor Productivity Assistance Act, which I introduced, to provide loans for training—loans, not grants or handouts, but loans for training and retraining for displaced homemakers and dislocated workers.

The "Senate Fair Employment Resolution," which applies mainly to Capitol Hill. It is a proposal to include Senate employees under the protection of the Civil Rights Act.

You know, we do some strange and wondrous things in Washington sometimes, and one of the things that we did—I see Dr. Stern nodding his head over here—was when we passed the Civil Rights Act, we exempted Congress from any application of the Act. We expect every business, every organization, every university, every school across this country to live up to the Civil Rights Act, except we did not provide any way of doing it on Capitol Hill. We specifically exempted ourselves. That is what I am addressing with this "Senate Fair Employment Resolution."

I think Congress, above all people, should come under the same civil rights laws, the same appeals, that apply to anyplace else across this country—if people feel they are being dealt with unfairly in our Senate offices or on the committees on Capitol Hill.

At the Federal level, some steps have been taken in recent years which benefit women who are working and supporting families.

We passed, and I supported, the Retirement Equity Act, which benefits spouses and survivors of workers, and modifies break-in-service rules so that workers taking employer-approved maternity and paternity leave do not lose pension credits. We need some further reforms to expand pension protection to uncovered workers, mobile workers, and low-wage earners.

The child support enforcement legislation has been implemented throughout the country. It enables States to garnish wages of parents who have failed in their responsibility to provide child support. I think it is absolutely unacceptable that 21 percent of our children are living in poverty, 21 percent of our children living in poverty.

We also extended the Federal Government's experiment with "flex-time" hours, intended to accommodate the growing number of women in the work force. Four hundred thousand Federal employees are arriving for work at different times in the morning, leaving after 8 hours on the job. And this allows both men and women to more efficiently and conveniently manage work and the requirements of child rearing and homemaking.

Meeting the challenges presented by the changes taking place in our society requires action by Federal, State, local governments and the private sector, and also, by each of us as individuals. We are all partners in this effort to prepare for the future. And I am convinced that with the wisdom of age, the freshness of youth, and the attention of a responsive Government at whatever level, we can together pave the road toward a better life for older Americans today and in the 21st century. Thank you.

Before we get to Dr. Sterns and his testimony, let me make an administrative comment here. I hope all of you received one of these yellow sheets. If you did not, there are people here from my office—Diane Lifsey, who is here with me on the platform; Kathy Connolly, there at the back; and Patricia Murdock who can make sure that you get one of these yellow sheets.

The purpose of the sheets are these: we want your comments. Unfortunately, it is not possible to let everyone who can contribute to this hearing testify in person, but I would appreciate having your comments for the record.[1]

And, No. 2, the Aging Committee mails out items of particular interest—some of our studies, as well as information on general issues of importance to older Americans. We brought along some of these information papers and they are available in the lobby. Feel free to take some if you like.

And if you would like to be put on the mailing list to receive information regularly, please let me know on the yellow sheet with your address, and we can make sure that you get put on the mailing list.

As our lead-off witness today, I am pleased to introduce Dr. Harvey Sterns, director of the Institute for Life-Span Development and Gerontology, and associate professor of psychology at the University of Akron, where he teaches courses on aging and psychology, and coordinates the certificate programs in adult development and gerontology.

---

[1] See appendix, p. 96 for comments from audience.

I guess I could give an entire speech, Doctor, listing your numerous academic achievements, activities and accomplishments. But so that there will be time to hear from him, I will just highlight a few.

He is a licensed psychologist in Ohio, and a fellow of the Gerontological Society of America, the American Psychological Association, and the Ohio Academy of Science.

He is president of Sigma Phi Omega, the national academic honor and professional society in gerontology; and president of the Ohio Network of Educational Consultants in the Field of Aging in the Ohio Department of Aging.

He is past president of the Association of Gerontology in Higher Education.

He is a consultant to numerous aging organizations and projects, and is currently serving a 4-year time as a member of the aging and human development study section of the National Institutes of Health.

Dr. Sterns' research activities and numerous publications include work on such topics as changes in perception, motor function, intelligence and problem solving with age, adult education, and industrial gerontology.

Dr. Sterns, we are privileged to have you participate today. We appreciate very much your coming. He was going to be with us all day, but then he had some schedule changes that came up in his own family where there is going to be some surgery later today. But, in spite of that, he wanted to participate in the hearing this morning, and his wife, who is to undergo surgery, wanted him to. And for that reason, Doctor, we particularly appreciate your willingness to be with us today. This is above and beyond the call of duty, and we appreciate it very much. And we look forward to your remarks.

Thank you.

STATEMENT OF HARVEY L. STERNS, PH.D., ASSOCIATE PROFESSOR OF PSYCHOLOGY; DIRECTOR, INSTITUTE FOR LIFE-SPAN DEVELOPMENT AND GERONTOLOGY; RESEARCH ASSOCIATE PROFESSOR OF GERONTOLOGY IN COMMUNITY HEALTH SCIENCE—NORTHEASTERN, OHIO UNIVERSITIES COLLEGE OF MEDICINE

Dr. **Sterns**. Thank you, Senator Glenn.

I am pleased and honored to testify at this hearing of the U.S. Senate Special Committee on Aging. I wish to thank you and the members of your staff for the continuing leadership and efforts on behalf of older adults in Ohio and throughout the United States.

In 1985, women became the single largest group in the U.S. labor force, surpassing the number of white males, traditionally the largest work force group. Women are disproportionately represented in certain kinds of occupations. Although women are represented in all occupational groups, they remain concentrated in clerical and service jobs. Close to two-thirds work in either technical/clerical or service-related occupations. Many women hold "pink collar" jobs which are low paying white-collar jobs held predominately by women. In 1980, one-fourth of all women in the labor force were in just five job categories: secretary, household worker, bookkeeper/billing clerk, elementary/secondary school teacher, and waitress. Only 15 percent of women work in blue-collar jobs, primarily in the lower paying operative jobs, such as assemblers, inspectors, or machine operators, rather than in the more lucrative craft jobs. Older women workers are more often found in these than their younger counterparts.

While single women and widowed, divorced, or separated women have historically shown high labor force participation roles, the steady increase of married women's labor force participation has been marked. Over 50 percent of married women living with their husband are present in the labor force today. More important, married women are entering roles outside the home earlier in the family life cycle, many during their children's preschool years, or earlier.

Most important for this morning's discussion is that older women have made life choices that are not easily reversible. As their choices followed a traditional pattern, they may find their work opportunities are limited. Employed women, 45 to 64, are concentrated in clerical jobs; 40 percent of all working women, 45 to 64, are clerical workers. Lower proportions are involved in service, 21 percent, or professional/technical, 19 percent. Participation of women over 65 has been shown to be 8 percent of the work force 65 and above. This constitutes 15 percent for women 65 to 69, 8 percent for those 70 to 74, and 3 percent for women over 75. This age-based trend is similar within each racial group. Women over 65 are most often found in clerical, that is 25 percent, or 2 percent of all clerical workers, or service, 21 percent, or 2 percent of all service workers.

Although there are far more women in the workplace, their relative earnings have changed little over the last 30 years. Even those women who do manage to get high-level jobs with good pay face more problems than men in comparable positions. In 1982, nearly one-half of women over age 52, who had senior positions, had begun their careers in clerical positions. Among young female managers, only 23 percent started in clerical positions. Thus, the two age groups have taken different career paths.

Career changes are becoming increasingly common. There are many reasons for such changes. Technological innovation results in career shifts as workers move from jobs rendered obsolete by automation or new technologies into new jobs created by new technology. Retraining and learning new job skills have become essential aspects of how companies and employees adapt to a changing world.

Job change, promotion, prevention of obsolescence, and personal growth can be facilitated through well-designed training programs. A major issue in the training of older workers is assuring equitable access to training opportunities. Training policies and practices may reflect informal age restrictions, standards and assumptions, which may exclude older employees. In an era of extended work-life, training opportunities need to be available to all ages. Inservice training and retraining provides older workers with opportunities to strengthen their knowledge and skills.

The Age Discrimination in Employment Act of 1967 and 1978 defines older workers as individuals in the age range of 40 to 70. Thus, a major portion of adult and older adult women workers fall into this category. By law, workers, 40 to 70, cannot be limited, segregated, or classified in any way which would restrict their employment opportunities or otherwise affect their status as employees. Thus, adult and older workers should not be deprived of the opportunity to participate in training programs because of their age.

A major finding in industrial settings is that employers remain reluctant to hire persons over 40 and offer training, or to train and retrain those already employed. As you know, older workers have developed fine records, indicating that they are healthy, dependable, have low-accident rates, and are productive. However, beliefs about aging lead to employers not taking advantage of good, available workers who happen to be older.

Older adults themselves also contribute to this situation because they are reluctant to volunteer for training and retraining, due to feelings of inadequacy about being able to do well in a training program or fear competition with younger individuals. This may also be due to the expectation that supervisors would encourage them if they felt it was appropriate. And women may be even more conservative in this regard than men.

Highly productive older workers run the risk of not being included in training opportunities as well. Their involvement in important ongoing projects makes supervisors reluctant to spare these workers for training and retraining. The problem faced by workers of any age is that if they do not engage in retraining, they grow farther and farther out of touch with new information, technology, and processes. Lifetime retraining is necessary so that one can continue to build on previous knowledge and experience.

The notion that one must become inevitably obsolete is obsolete thinking. Nor does one have to remain in a nongrowth job. Rapid technological change creates obsolescence of knowledge among all age groups. Middle-aged and older workers need updating, but today the need for retraining is shared by people in their twenties, thirties, forties, fifties, sixties, seventies, and beyond if they choose to continue in the workplace. Women reentering the work force after a period at home especially need such training and retraining opportunities.

In many firms, the average age in certain occupations may be in the fifties and rising. Yet, company studies of inservice skills upgrading programs show that younger workers are more likely to be enrolled. Lower participation of senior workers may be due to their heavy commitment to important work project and, as I mentioned before, the reluctance of managers to spare them for training. Older workers are not directly involved in decisions about their careers. The result is that large numbers of older workers grow farther and farther out of touch with new technologies and processes in an unnecessary waste of knowledge and experience.

Although rapid technological change creates more obsolescence of knowledge among middle-aged and older workers than among younger workers, incentives for updating and upgrading skills have been scanty. Long service employees have seen little point, therefore, in putting energy and time into upgrading their knowledge.

One very important concept that is often missing in discussions of adult and older adult learning is the important role that self-initiated and self-directed learning can play in the development of new skills.

Education and training should be designed to offer a supportive environment to continue and further develop one's career, to pursue a second career, personal interests, and should not focus on disengagement. The mode here needs to be integration rather than segregation of older workers. Older workers can remain involved in their present jobs or initiate second careers. A key point here is consciousness raising that allows older workers a positive attitude about themselves and their situation. Older workers themselves accept many negative stereotypes about aging, but often see themselves as the exception.

Research in industrial settings on the training and performance of older workers has found their performance equals or surpasses the average performance of younger workers. Carefully designed training programs in industrial settings have been effective for workers of all ages.

A number of companies have made the retention and utilization of valued experienced employees a major goal of their training and retraining efforts. The goal of any training effort is successful learning by the participants. There is now a considerable amount of information on how to maximize the success of training programs.

Well-designed training programs will not have the intended impact unless they attract trainees. Supervisors and managers need to be aware of the potential barriers to participation by adults and older workers.

And major considerations should include the following:

One, supervisors may consciously or unconsciously exclude older individuals from short-term and long-term training opportunities because of negative attitudes about the training and growth potential of older workers. Sexism and agism may be issues here.

Two, supervisors are reluctant to spare productive older workers for training when they have heavy commitments to important ongoing projects and major responsibilities. Continuing education and training may interfere with current projects but provide the basis for effectiveness in the future.

Three, supervisors need to recognize that some individuals may experience fear of success. Training may result in increased responsibility and/or promotion. Individuals may be afraid of increased job-related pressures and stress. Methods of dealing with increased responsibility and job-related stress may need to be part of the training program. And a number of these concerns are especially relevant to women.

Four, supervisors need to consider when training is given. Retraining offered after normal work hours may present problems for older workers. Family responsibilities, lack of support from significant others, and fatigue after a full day of work are examples of potential barriers to participation.

Fifth, supervisors need to be aware that many older workers are concerned about being able to successfully complete the training programs or fear that the training situation might reveal inadequacies that can be observed by others.

The above considerations emphasize how important supervisor attitudes and values are in the effective utilization and training of adult and older adult workers. An awareness of these issues can alert individual supervisors to potential problem areas for human resources implementation. Inappropriate attitudes can be costly to individuals and the organization. Erroneous beliefs about aging can lead to supervisors not taking advantage of good available workers who happen to be older.

The primary aim of education and training should be the optimization of individual development across the lifespan. As women and men continue to learn and change, educational intervention is a viable mechanism for facilitating development at all periods in life. The need to integrate work and learning continues to be a major challenge.

A lifespan approach to career development emphasizes the fact that behavior change processes can occur at any point in the life course. Also adult and older workers have developed a knowledge base and abilities which continue to grow. Depending on the level of work and worker, in the absence of stagnation and burnout, individual women and men can be continuously developing and improving their work performance. Recent research and discussions of aging and expert cognition emphasize that individuals may show no decline in aspects of cognition which are fundamental to areas of lifetime specialization.

In conclusion, the adult and older adult women of today is faced with the continuing need to develop, retrain and update skills. Education and training in organizations and in formal educational settings should emphasize the optimization for continued career growth.

Managers and supervisors need to be sensitive to the individual's needs, aspirations and career goals of women workers. At the same time, older workers need to take advantage of training and retraining opportunities in order to maintain a current knowledge base to be competitive with workers of all ages. Displaced workers will need extremely supportive recruitment, training and placement programs for reentry into the work force.

Thank you.

Senator GLENN. Thank you, doctor. And I wish we had—yes, I think that is deserved. [Applause.]

In fact, one of the reasons I am on the Aging Committee is not just that Annie and I are getting older ourselves, but the fact that back some years ago, in fact before I was in the Senate, she was asked at one time to be the honorary chairperson of the Ohio Nursing Home Week. She went all over the State that week, to different nursing homes, and saw some of the problems there. She got so interested in it that she continued a second week on her own.

Annie actually checked into some of the homes, just to see what it was like to be in there.

And so it is out of some of that interest that I got from her that I asked to go on the Special Committee on Aging. It was not something that was assigned to me when I got to Washington. I asked to do it. So I am glad Annie could be with me here this morning.

Also, Dr. Bob Binstock is out here—a little on farther out here at Case Western Reserve. He testified at our hearing in Cincinnati on family and community life, and I hope he is going to be around during the length of our hearing today because at the break, some of you might want to contact him about some of his views on these issues.

Dr. Bob Binstock is right over here. Would you be recognized, please? [Applause.]

And the other person who accompanied Dr. Sterns here today—his son George who is with him came up from Akron. George. [Applause.]

George is at the other end of the age scale of this group here. Just from looking around the room, I think he is the youngest person here today. George, I will tell you, you are getting older every day too like the rest of us. In dealing with some of these problems, we are trying to prevent some of the difficulties people now have for kids your age when they are our age. And I guess that is one of the best legacies that we could pass on to the next generation.

Doctor, how did we pick 65 as an age where you are supposed to be over the hill and gone? Where did that come from?

Dr. **Sterns**. Well, actually, the history of this is quite interesting in the sense it goes back to Carl Otto Von Bismarck in Prussia.

As I understand it, in reality, Bismarck actually had originally chosen 70, which would have been the equivalent today to about 90. But there were so few people to collect their pension at 70, they were embarrassed by that and lowered it to 65. So that 65 was then the retirement age in the Prussian civil service in the late 1800's.

Separately, the United States in the thirties, when Social Security was being set up, people looked for a demarcation point. The factor was really economic in its decision, where could we do the cut in terms of how much the Government could support in retirement and how many people would remain in the work force? So 65 was chosen, and it happened to coincide with Bismarck's earlier age. But they were really two separate decisions. And such decisions are always economic. Very seldom are they ever based on gerontological knowledge.

Senator **Glenn**. Well, I used to look at such matters as being academic. But as of my birthday coming up July 18 this year, it is getting to be very, very personal with me now. So it is not academic to me any longer. I hit the magic number as of this July so it is getting very personal.

I have a question about the dependency ratio. I do not know whether people know it by that name or not, but that means to get the Social Security benefits, how many people have to be paying into the system to support one person who is now on retirement in Social Security. Because just what was paid into Social Security does not pay all that is paid out of Social Security. We have put other benefits in through the years and there have been changes in the value of the dollar.

During the Social Security solvency debate in 1983, we heard a lot about this shrinking ratio of working age people to those of traditional retirement age—in other words, the dependency ratio, workers to nonworkers.

How does the movement of women into the labor force impact on this dependency ratio if we look at it in terms of labor force participants and nonparticipants?

Dr. **STERNS**. Well, I think are a number of issues I would like to raise in response to your question.

Obviously the strength of Social Security depends on our employment policy nationally. If we move to higher levels of employment, there is more income into the Social Security system. Some of the greatest problems of the Social Security system were due to the very high unemployment rates of a number of years ago.

Now, in terms of women entering the work force, obviously with more women coming in and earlier in their life-spans, they have an opportunity to, as individuals, create a fairly good amount of service under the Social Security system, and that probably will also benefit them in the private pension system.

I might point out to you, Senator, as you well know, very often women do much better on calculations based on their husbands' Social Security as opposed to their own, even though they worked their entire life.

What we do have is more people contributing to the system. The big unknowns, of course, are what are going to be the employment patterns as we move toward the 1990's and into the year 2000.

Many people believe that there is going to be a great opportunity in the 1990's for the use of older workers due to declining younger workers. Although I might point out that knowledgeable demographers are not necessarily sure that is the case. We really do not know if older workers will really be in great demand at the end of the century.

I think what we want to do though is to make a current cadre of middle-aged workers skilled and knowledgeable so that they can fill those roles if the opportunities present themselves.

Senator **GLENN**. The average retiree on Social Security receives more out of the system than they ever paid into it.

Do you know what that ratio is now? I do not know the current figures right now. Do you know those?

Dr. **STERNS**. I think that—the way I understand it is that it takes a little less than 2 years now of benefits to exhaust what the individual has contributed, and another year or two what all the companies contributed. So, by the fourth or fifth year, the person now is beyond their contribution.

Senator **GLENN**. Now the figure I had recalled was 3 years, and it has apparently shortened up from what you just said. In other words, when you go on Social Security, your first 3 years on Social Security, you get out everything you paid in, and then from then on you are still receiving Social Security, but someone else really is paying for it, people paying into the system now. And that is where this dependency ratio becomes so important.

There are some disincentives for older workers in our current Social Security and pension laws, such as Social Security earnings limitation; and ERISA's provisions which allow employers to stop payment of pension benefits if retired employee returns to work part time, and to stop the accrual of pension benefits for workers over 65.

Do you believe that changes should be made in these policies that penalize older workers?

Dr. STERNS. Yes, I do, and I think that some of the approaches were actually outlined in 1981 in terms of the White House Conference on Aging.

At that time, I think what we wanted to do was to make it a positive situation for older adults to continue to work. If older adults choose to stay in employment longer, then they should be able to continue to accrue additional benefits in terms of their Social Security fund.

As you know, once they have reached the age of 65, they only get a small percentage increase for any additional years worked, and so it really is not a very positive situation.

Also, I think that the decision to not allow older workers health benefits via Medicare has had an enormously negative effect. I know that we wanted equal health benefits for older workers but we have not given companies necessarily the opportunity to fully reap the potential of older workers. This is a serious issue. Very often companies have the incorrect idea that older workers are much more costly in terms of health benefits.

A study done by the National Center on Aging and Work at the University of Southern California by Carolyn Paul showed, however, that the really costly individual for companies is really the younger employee with one or two children.

So it is that kind of mythology that we have to remove and create a positive climate for older adults in the work force.

Senator GLENN. How do you do that because that is a tough one? How do you get employers to really take on the retraining of the employees that are normally past what we look at as retirement age, although I have already commented on what I think of the retirement age as such, or sponsoring career related education, training programs, how do we do that? Are we going to have to put in tax incentives? We are trying to simplify our tax system instead of putting in more incentives.

What is a good incentive for training? I presume that you would favor such training. How do we do it?

Dr. STERNS. Well, I think, first of all, we have to really get the word out on what good workers older adults are.

I think probably that one article last year in the Wall Street Journal on middle aged secretaries did more for middle aged women than anything. The article said, if you remember, if you want a competent able productive secretary, then get someone who is more mature and who has been around as opposed—I do not want to make that terribly sexist statement here—to a piece of fluff.

Senator GLENN. Better be careful, Doctor. Take it from me. [Laughter.]

Dr. STERNS. I think that one of the things that is definitely happening today is that we are understanding that people continue to do their jobs extremely well all through the life span.

In terms of how to foster training programs, if we look at a lifespan perspective, to me one of the great issues today is what is the imagery of various types of jobs to children? How are women's roles and women's jobs depicted in children's literature? How do children in grade school, junior high and high school view employment? What are their aspirations, what are their ideas about careers? Because it is there that we really shape the destiny of many, many young people.

The other thing is that, as an educator, I can tell you, as you know, that college is only the beginning. We find ourselves today in a situation where there is a constant need to update skills. The many companies, many of our largest technological companies feel that retraining starts the day the person is hired.

I think when I was on sabbatical a year or two ago at the University of Southern California, I had a chance to look carefully at the Los Angeles Times series on the Rust Bowl. I hate to use that term, but that is the term they used for our great Midwest. And at that time, they pointed to the great contrast in terms of spirit in the board room regarding the role of education and training.

Our high technology innovative industries see training and retraining and employee growth as one of the most essential investments regardless of the age of the employee. As I said before, people in their twenties, thirties, forties, fifties, sixties all need updating of skills. And I think many companies already do, in some respects, get incentives because most of those training programs are part of their benefit package.

But I think again we need a special emphasis though on the encouragement of the older worker.

The companies represent a barrier, but there are some very interesting things emerging on the scene. During the past year, a major project called Age Issues in Management was supported by the Administration on Aging. This project was developed at the Andrus Gerontology Center, and then was delivered at five sites, at the University of Southern California, Washington University in St. Louis, The University of Akron, Columbia University, and Georgia State. And in that program it was designed for managers of major industries and 15 of the major companies in Ohio participated, making managers aware of the great potential of middle aged and older workers and how to use them effectively.

If you could see, as I did, major executives from large well-known companies in northeast Ohio sitting around the table, analyzing case studies, comparing young workers with older workers in terms of their characteristics, knowledge base, loyalty, and so forth, it was exciting to see them again and again in these scenarios choose the more mature worker, partly because of their loyalty and good track record.

But we need to put in front of industry these kinds of training opportunities to remind individuals that there is the potential for ageism. So companies and leadership in companies must be aware. But, even more insidious, and I think this is the real issue, is that many middle aged and older people themselves cause their own limitations because they do not believe in their own potential for growth and retraining and new education. And so they do not enter into such situations.

Senator **Glenn**. One of the areas that I have tried to address too is the displaced homemaker. I think that is a particularly vexing problem.

We have legislation I introduced, which is before the Senate now, the job retraining trust fund. And just as an aside here, I think sometimes we get so accustomed to talking about the workplace that some women now, or some of the younger women, think that unless they are out there in that workplace and are devoting themselves to it, that they are somehow being disloyal to their sisters. And yet one of the greatest jobs a person can possibly have is staying in the home and raising the family and making sure that they are taken care of and are directed and all that sort of thing that Annie devoted her life to. And you cannot underestimate the requirements there. That is every bit as demanding as any other job. In fact, more so sometimes.

But then you come along and find that maybe the husband died or is ill, or something happens. And here is a women who does not have all those job skills and has not been out in the workplace for decades. And all at once, this is a real midlife crisis. She has got to go to work in order to keep the family together. And it happens all too many times. And we are trying to make a means of doing that, and that is a tough area to deal.

I want to break here for just a moment. It is a real pleasure to welcome Congresswoman Mary Rose Oakar to the hearing today. This is her home territory. I will lead the applause for Mary Rose.

[Applause.]

She participated in the first hearing we had on "Women in Our Aging Society," about 18 months ago, in Columbus. I said at that hearing Mary Rose probably does more than any other Members of the whole House of Representatives, all 435 of them, from all over the United States, to address the issues we are discussing here today. And I do not say that just because she happens to be sitting here with me. It is true. You could ask anyone in the Congress, and I think they would probably agree.

She is the chairperson of the Task Force on Social Security and Women of the House Select Committee on Aging, which is the counterpart of the committee that I am on in the Senate. And since we do not have the leadership in the Senate, I am the ranking minority member and the senior Democrat on that committee. She heads the task force over in the House, and is literally leading the fight for enactment of Social Security earnings sharing legislation, pension reform, and pay equity. I could not have a finer person here with me this morning, or a more knowledgeable person.

So it really is a particular pleasure to have you join us, Mary Rose, and I would be happy for you to jump in here at any time and ask questions of Dr. Sterns who gave us a very excellent paper this morning. That is what we are questioning him on now.

STATEMENT BY CONGRESSWOMAN MARY ROSE OAKAR

Ms. **Oakar**. Very important.

Senator, first of all, let me thank you for coming to Greater Cleveland where we have such a concentration of women. We must be doing something right because people are living a lot longer, and two-thirds of the people who are living a lot longer are women. You just showered me with accolades. I would like to return the compliment because nothing made me prouder than when Senator Glenn chose as one of his committees, the Special Committee on Aging. He did not have to choose that committee. And sometimes we do not think of the domestic issues as being, you know, as much a priority as we should have them.

Your legislation is terrific. If the audience has not had a chance to take a look at Senator Glenn's legislation that relates to the displaced homemaker, I hope you will. And I see Annie Glenn in the audience who is a source of great inspiration. I know she makes sure that you just keep on the straight and narrow in these issues.

We have 25 million women who are between the ages of 46 and 64; we have 17 million women who are over 65, and the people over 65 are the poorest people in the country. The average earnings that women between 45 and 64 receive is about $9,000 a year. Men—not that this is confrontational, because it is a family issue, earn an average of $23,000 a year. For older women, it is $5,000 a year versus $10,000 a year for older men.

So we asked ourselves why? As you just described, my mother, was a displaced homemaker at age 52, and she, like so many fabulous women, raised her children, and was active in the community. She, like many other women of her generation had relied on my father's income and found it very difficult to find work after he died.

The fact that you are addressing the problems of older women in career opportunities is very important. A hearing, like this one will provide important, useful evidence.

So I just want to congratulate you, Senator. And we have always worked together, and I really look to you as the leader in the Senate on aging issues. I do not think there is anybody more important than you are and better informed than you are. I mean this sincerely. So I am delighted that you are here and want to thank you for having me participate in a small way today.

Thank you.

Senator GLENN. Thank you. Thank you very much.

Doctor, back to questions.

It is my understanding that a major factor affecting an older person's participation in the work force is health status. I guess that is obvious to all of us.

But what do we do with employers in this situation? Are employers willing to redesign jobs or work spaces to accommodate some of the needs of older workers? Are we making any progress in those areas?

Dr. STERNS. I think we are making progress in that area. In fact, one of your own committee's reports of last year pointed to a number of exemplary companies that are indeed starting to do job redesign and work space design.

In the area of industrial gerontology, I think it is very exciting in the United States to see kind of a renaissance of industrial gerontology in the 1980's.

And what we are beginning to see is concern for workplace design, human factors, engineering, the ways of making people more comfortable in a work station. And some companies have been willing to do that. And I think this has a lot to do with the continued training of industrial oriented physicians, specialists in human factors design. It is all part of what I consider to be a humanizing environment.

Some of the new technologies in the office have raised both pluses and minuses.

Senator **Glenn**. Where does high tech fit in with the older worker? You think of high tech as being for the 20-year olds, the 30-year olds. What happens in the new computer age with older workers? Are they in it or out of it? Does it help or hinder?

Dr. **Sterns**. Well, there is some very interesting research that has come out in the last 2 or 3 years. There is a major project going on, funded by the Small Business Administration, NIA grants to Beech Hill Publishing in Northeast Harbor, ME, where they are training older workers to be typesetters on computer.

Older workers in this particular training program did take longer than younger individuals to learn. But once they had the level of mastery, they did the job as well as younger individuals.

One of my own doctoral students currently, Diana Valasic, has done a major study on training of older adults on computers. And I might tell you that when we have well-designed training programs, older adults do very well in these technological settings.

I know again in one of your earlier hearings, you had a major report from the Office of Technology Assessment. And, of course, that very new fine volume on technology and the older worker that just came out last year documents a lot of the kinds of things that can really emerge in high technology.

But the fact of the matter is that there have not been the opportunities in all situations for employees to have a chance to enter into these new arenas. I just think that is the issue.

Senator **Glenn**. Just one more question, and I will turn it over to Mary Rose for any questions she might have.

Where should help come from on this? Is it awareness? Does the media have to focus this, focus attention on it so that the businesses will start taking some action in this area? Is it good business for plants to take this kind of approach? Do we need Federal legislation?

We have tended to turn to Washington too long on a lot of these things, I think. What do we need at the Federal level, State level, local level? Who is going to do what in your view if we are going to make the best kind of future for our elderly people and, in particular, women?

Dr. **Sterns**. Well, I think the important area right now is the development of model training programs.

Now, we have had many programs in the United States over the years. But I think where we have not had the kind of emphasis that we need has been in the area of aging and work.

Let me mention that the issue of automation, of course, actually goes back to after World War II. The beginnings of industrial gerontology focusing on issues of aging work goes back to England right after World War II, with the Neuffield Foundation.

It was the expectation in the early sixties that automation would immediately affect older workers. I might point out to you one of the first books in the United States called "Automation in the

Office," appeared in 1958. It happened to be authored by my aunt, Ida Hoose. But that was a major issue of 1958.

What has happened, of course, that since 1958, with the increased technology in the office situation, we have seen a 30-year history now of needs to transition and retrain workers.

One of the things that we have attempted since the 1960's has been effective retraining. As you mentioned earlier, we have not necessarily had complete success. But one area where we certainly need to focus our energies is a much better understanding of worker capability, job training and retraining, performance appraisal, job redesign, job scheduling, all as it relates to older workers. I think we need support for research and training of this type.

I happen to chair a special doctoral program in industrial gerontological psychology. It is one of the most unique in the United States. It combines both industrial psychology and lifespan psychology into a unique training program focusing on specialists to design training programs and to do personnel and other issues of the workplace. I have seen very little support for that kind of endeavor.

Another area that I think is extremely underdeveloped is the whole area of industrial medicine. A great deal of the focus over the last few years has been on disability. But the other side of this is health promotion in industry. And so we have a major challenge on our hands in terms of how to promote healthy lifestyles in work and how to maintain productivity.

And I might point out to you that there was a great deal of interest in the United States in this area in the late sixties. The National Council on Aging had major hearings, major involvements in the 1960's, and almost through the entire 1970's there was very little interest in the United States in the area of aging and work.

And then interest began again in the beginning of the 1980's. We saw a kind of renaissance which I hope will begin to be supported fervently by both the Senate and House committees. But I think we have not had as much interest and support.

The National Policy Center on Aging and Work, which has done some very positive things, as you know, has gone the way of all national policy centers. I personally feel that that is unfortunate because that was a very important focal point for efforts around the United States. And I hope that between Congresswoman Oakar and yourself that you will be able to do some kind of an approach that will focus on lifespan careers, women, men, and focusing on the work issue.

I must say to you that I was enormously impressed recently. I happened to be home ill one day, and I happened to catch Phil Donahue when Congresswoman Oakar was on, speaking about women's issues and employment. And I felt that her statements regarding the need for day care, pregnancy leave, and other issues were among the most eloquent and well presented that I had ever heard.

So I have not tried to speak to those issues, knowing that she might well want to speak to them herself.

Senator GLENN. With that very glorious introduction, I will turn it over for any questions that Mary Rose may have.

Ms. **Oakar**. Let me say, doctor, as to safety issues, we need to look at safety features. We did a study on that and we know that we have got to be a little concerned about some of the new technology and how then environment effects played a part.

I think if I had to just single out one statement that you made, doctor, that we have not adapted to, and I think it is one of the purposes of the meeting, is that the need to train and retrain people over a lifetime; that you can no longer count on what is going to happen to you in the future, or that you are always going to have the same job, or that you are always going to have a husband to support you and help you, you know. And that is very important.

And this is National Secretary Week. And I think of my own secretary, Senator——

Senator **Glenn**. I am glad you reminded me of that. [Laughter.]

Ms. **Oakar**. And I think it is among the most undervalued jobs there is in the country.

But, in any event, there is a whole other issue. But, I was thinking of my secretary in the Cleveland office, who is in her sixties, and how over the years she has adapted to new technologies. Now there is not a secretary in the country who does not know how to use these minicomputers, which I know absolutely nothing about. It is interesting how the need to keep up with it plays such a vital role.

We have to break down areas of attitudes too, and we have to, as you said, Senator, offer these people the opportunities to plug into these programs. You are asking, I think, the number one question. How do we do it? And the answers, hopefully, we will be able to find out from hearing all these terrific experts.

And I really thank you, doctor. I am going to look into your program a little bit more because of the interest that you stimulated.

Thank you.

Senator **Glenn**. Thank you very much.

And, doctor, I wish we had more time. I know that you have some other concerns today. Our thoughts and prayers will be with you as you have to face some other family problems today. And so we appreciate very much your being here and we will get on to our next panel.

Thank you very much. [Applause.]

I really appreciated very much Dr. Sterns coming here. It was just that I did not want to talk about this particularly while he was still here. His wife is going to undergo open heart surgery later today. And it was rescheduled and so it did conflict with today. But he said that they both talked it over and decided that he wanted to come anyway this morning, and she is to undergo surgery this afternoon. So that is above and beyond the call of duty, as I said.

Our next panel is entitled "Education and Training for Women Today and Tomorrow." We have five panelists, Ms. Audrey Spencer, director of the Western Reserve Area Agency on Aging; Mrs. Bobbie Presley, director of the women's programs at Cuyahoga Community College, accompanied by Ms. Cathie Collins; and Mrs. Marge Butera, former director of Skills Available, accompanied by Ms. Mary Williams.

We look forward to your statements.

I will introduce them one at a time as they make their comments.

Ms. Audrey Spencer, leading off our first panel, has been executive director of the Western Reserve Area Agency on Aging since January 1985.

This Cleveland based area agency on aging covers five counties—Cuyahoga, Lorain, Lake, Geauga, and Medina—an area with nearly 500,000 seniors, 500,000 in that area.

The area agency on aging contracts with 63 service providers for such services as congregate and home delivered meals, transportation, legal services, ombudsman services, and other social services.

We are particularly pleased that Ms. Spencer could be with us to discuss the economic situation of many older women today, and current employment programs for the elderly.

Ms. Spencer, we look forward to your statement.

STATEMENT OF AUDREY J. SPENCER, CLEVELAND, OH, EXECUTIVE DIRECTOR OF THE WESTERN RESERVE AREA AGENCY ON AGING

Ms. SPENCER. Thank you, Senator Glenn and Congresswoman Mary Rose Oakar.

I am Audrey J. Spencer, executive director of the Western Reserve Area Agency on Aging.

The Area Agency on Aging is very pleased to have been given this opportunity to testify at this hearing today, and we commend the Committee for its foresight and interest in exploring employment opportunities for women—more importantly for middle-aged women and elderly women.

Since the primary constituency served by the Area Agency is the elderly, the comments contained in this statement today have been developed within the framework of available data and programs specific to this particular population.

Just a brief background sketch on the Western Reserve Area Agency on Aging. Since 1976, the Area Agency has been responsible for formulating within the counties of Cuyahoga, Geauga, Lake, Lorain and Medina, a solid aging network which serves to meet the special needs of the more than 400,000 elderly residents residing in these communities.

To achieve this goal, the Area Agency has established planning mechanisms to assess the needs and concerns of the elderly, identified community resources available to meet these needs, and through the utilization of local service providers, developed a comprehensive system of services and programs directed toward alleviating gaps in the existing service system and the needs of the elderly.

Like other area agencies, the Area Agency here has a clear and distinct mandate, as determined by the Older Americans Act of 1965, to assure that all titles under the act—specifically title III, which involves supportive and nutrition services—are coordinated, administered, and made available to persons 60 years and older in communities where they reside.

The Area Agency is the largest of 12 area agencies in the State of Ohio. Its offices are located in Cleveland, where a staff of 25 professional, technical and clerical personnel carry out the various and many functions of an area agency under the direction and leadership of an executive director. The Board of Commissioners of Cuyahoga County serves as the official and legal governing body of the Area Agency.

Since most of the programs that the Area Agency provides stems from the Older Americans Act, I would like to offer brief information on the Older Americans Act, as amended, and how it relates to the business of today's discussions.

The Older Americans Act of 1965 was passed by Congress on the basis of evidence which suggested that America's elderly were in great need of health and supportive social services—services which, until the act's passage, had not been adequately provided through the existing public and private service delivery system. Through the creation of a Federal and State aging network—Congress sought to provide the needed institutional advocacy at the Federal, State and local levels to encourage our Nation's system of human services to do a better job in meeting the needs of older persons. It has been within this context that the act has provided the framework and the funding to enable a partnership between Federal and State government, local government, private, corporate and voluntary funding sources, educational institutions, and other community planning and funding groups. This partnership is quite evident in PSA 10-A as noted by the enormous resources that have been generated through the pooling and coordination of a variety of planning and financial support for Older American Act funded programs and services. Title V of the Older Americans Act is one of the many program areas which the Area Agency deploys its coordination responsibilities. This employment component is known as the Senior Community Service Employment Program.

The SCSEP program was designed to provide subsidized part-time community service jobs for unemployed persons, age 55 and over, who have low incomes. Title V has grown from a $10 million program that supported 3,800 enrollees in 1974 to a $319.5 million program today that funds over 62,500 positions.

One other employment program that is part and parcel to the Area Agency's responsibility is that of coordinating employment services with the local JTPA offices. The Job Training Partnership Act was enacted by the 97th Congress and went into effect on October 1, 1983.

JTPA establishes a nationwide system of job training programs administered jointly by local governments and private sector planning agencies. JTPA provides job training and related assistance to economically disadvantaged individuals, dislocated workers, and others, including older workers who face significant employment barriers.

Title II-A of the JTPA program allows for a wide range of training activities to prepare economically disadvantaged youth and adults for unsubsidized employment. Title III of JTPA authorizes a State administered dislocated workers program, to provide training and related employment assistance to workers who have been, or are about to be, laid off due to permanent closing of a plant or a facility; laid off workers who are also unlikely to return to their previous industry or occupation; and long-term unemployed individuals with little prospect for local employment or reemployment.

Employment opportunities remains a critical area of concern for our older citizens, and title V represents seemingly the only major response by the Federal Government to the employment needs of the older worker.

The older population has increased far more rapidly than the rest of the population for most of this century. In the last two decades alone, the 65-plus population grew by 54 percent, while the under 55 population increased by only 24 percent. Since 1960, an average of 149,000 persons a month have joined the ranks of the elderly. Since I feel you are probably aware of the demographic trends of our Nation's aging population, I feel it is unnecessary at this time to review or provide extensive comments on the data and research being espoused by experts in the field of aging. However, some comments warrant mentioning since they are germane to today's discussions.

According to a document prepared by the Administration on Aging, entitled "Policies and Program Directions," any discussion of the older population which considers major demographic and socioeconomic conditions and trends must note the extraordinary changes that have occurred during the 20th century to date and are expected to occur in the next several decades.

Profound changes have taken place in our society—in the way we rear our children, earn our living, spend our leisure time, communicate with each other, transport ourselves and goods, heal our sick, choose a place to live, and treat various members of our society, such as minorities, women, the aged and the poor. The aging of our society, the increasing proportions of persons in the older age groups, is a result of some of these changes and is intertwined with all of them.

A couple of additional points:

Elderly persons are slightly more likely than other older adults to be poor. However, when children are also considered, elderly poverty rates are somewhat below the poverty rates for the rest of the population.

In 1984, the median income of elderly women was slightly more than one-half of the median income of elderly men, $6,020 versus $10,450. This means that nearly three-quarters of the elderly poor population consist of women.

The labor force participation of both men and women drops rapidly with increasing age. Information from a comprehensive long-range planning study developed in July 1984, by United Way Services, here in Cleveland, OH, entitled "New Directions for the 1980's," notes:

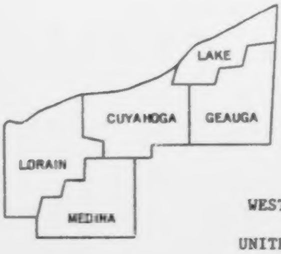
> If Cleveland follows the national trend, the labor force will be younger, more highly educated and include a large percentage of women. By 1990, more than one-third of the labor force will be in the 25 to 34 age group, with nearly another third aged 35 to 44. The number of older workers, 65 and over, is expected to stabilize, while youthful workers, 16 to 24, will decrease in number.

Numerous developments are taking place that point to the need for increasing the options available to older persons to extend their work lives. The labor force participation of older workers has declined significantly for several years. According to many projections, the trend toward early retirement may persist unless existing disincentives to continue work are modified or eliminated. These include: (1) Public and private pension plans that contain financial and other provisions that encourage early withdrawal from the labor force or discourage continued employment; (2) the Social Security Retirement Earnings Test that dampens the wage incentives that may promote and prompt some older workers to remain in or reenter the labor force; (3) the onset of health limitations affecting especially those holding physically demanding jobs; (4) employer age discrimination practices and mandatory retirement policies; and (5) displacement from established career positions resulting in changes in industry's demands for skills. And the last one, the inability of many older persons to locate jobs that match their preferences, meaning part-time work or flexible schedules, as well as their skills.

In conclusion, efforts to help older workers, specifically women, who are able and willing to work to extend their work lives can generate multiple benefits for both older persons and the economy. Continued employment would provide older persons with additional income and reduce the demand to draw down their retirement resources. Expanded participation of older workers in the labor force would help solve the labor shortage facing our economy in the skilled labor areas.

Thank you, Senator Glenn.

[The prepared statement of Ms. Spencer follows:]



**Western Reserve
Area Agency on Aging
PSA10-A**

AUDREY J. SPENCER
Executive Director

BOARDS OF COMMISSIONERS

CUYAHOGA
Mary O.Boyle
Virgil E. Brown
Timothy F. Hagan

GEAUGA
Edna Davis
A.M. (Tony) Gall
James Mueller

LAKE
Michael D. Coffey
John F. Platz
Daniel I. Supanick

LORAIN
Herbert K. Jacoby
George Koury
Leonard Reichlin

MEDINA
Ralph A. Berry, Jr.
John H. Happ
Sterling G. Sechrist

STATEMENT PREPARED BY THE
WESTERN RESERVE AREA AGENCY ON AGING PSA 10-A
FOR THE
UNITED STATES SENATE SPECIAL COMMITTEE ON AGING
REGARDING
EMPLOYMENT OPPORTUNITIES FOR WOMEN:: "TODAY AND TOMORROW"

MONDAY, APRIL 21, 1986
CLEVELAND STATE UNIVERSITY
CLEVELAND, OHIO

Senator Glenn and Congresswoman Oakar, I am Audrey J. Spencer, Executive Director of the Western Reserve Area Agency on Aging, planning and service area 10-A as designated in 1976 by the Ohio Department of Aging. The Area Agency is pleased to have been given this opportunity to testify at this hearing today and we commend you and the Committee for your foresight and interest in exploring "employment opportunities for women" - more importantly-middle age and elderly women.

Since the primary constituency served by the Area Agency is the elderly, the comments contained in this statement have been developed within the framework of available data and programs specific to this population.

I. THE WESTERN RESERVE AREA AGENCY ON AGING (WRAAoA)

Since 1976, the WRAAoA has been responsible for formulating within the counties of Cuyahoga, Geauga, Lake, Lorain and Medina a solid aging network which serves to meet the special needs of the more than 350,000 elderly residents who reside in these communities. To achieve this goal, the WRAAoA has established planning mechanisms to assess the needs and concerns of the elderly, identified community resources available to meet these needs, and through the utilization of local service providers developed a comprehensive system of services/programs directed toward alleviating gaps in the existing service system and to address the needs of the elderly.

Like other area agencies, the WRAAoA has a clear and distinct mandate, as determined by the Older Americans Act of 1965, to assure that all Titles under the Act, specifically Title

Marion Building Room 512 1276 West 3rd Street Cleveland, Ohio 216/443-7580

Title III-supportive and nutrition services - are coordinated, administered, and made available to persons 60 years and older in communities where they reside.

The WRAAoA is the largest of twelve (12) area agencies in the State of Ohio. Its offices are located in Cleveland, Ohio (Cuyahoga County) where a staff of twenty-five professional, technical and clerical personnel carry-out the various and many functions of an area agency under the direction and leadership of an Executive Director. The Board of Commissioners of Cuyahoga County serves as the official and legal governing body of the WRAAoA.

II. THE OLDER AMERICAN ACT OF 1965 AS AMENDED (OAA)

The Older Americans Act of 1965 established a declaration of objectives aimed at improving the lives of older persons in the areas of income, health, housing, restorative services, employment, retirement, cultural and recreational opportunities, community services and gerontological research.

Congress enacted the Act on the basis of evidence which suggested that America's elderly were in great need of health and supportive social services - services which until the Act's passage had not adequately been provided through the existing public and private service delivery system. Through the creation of a federal and state aging network--Congress sought to provide the needed institutional advocacy at the federal, state, and local levels to encourage our nation's system of human services to do a better job in meeting the needs of older persons. It has been within this context that the Act has provided the framework and the funding to enable a partnership between Federal and State Government, local government, private, corporate, and voluntary funding sources, educational institutions and other community planning and funding groups. This partnership is evident in PSA 10-A as noted by the enormous resources that have been generated through the pooling and coordination of a variety of planning and financial support for OAA funded programs/services.

Title III of the Act serves as the cornerstone and/or the heart and soul of Federal involvement in attending to the nutritional and social service needs of older persons. In 1973, Congress enacted significant expansions in services provided under the Act to set the stage for the establishment of nutrition programs and Area Agencies on Aging. These organizations were given major responsibility for planning, coordinating, and advocating for programs that would benefit older persons.

The Senate Committee on Human Resources offering comment in 1978 on issues related to priority services under Title III said, "there should be a concentrated effort to better meet the most crucial needs of the elderly" and despite a requirement imposed in 1975 that funds under the program be directed at certain priority services "very few services are provided in depth in local communities. Rather, there appears to be a scatter-gun attempt to provide a wide array of services, none of which adequately serves the needs of the elderly in the community." One area that continues to be a critical area of concern for our older citizens is that of viable employment opportunities. Title V of the Act, Senior Community Service Employment Program (SCSEP) in the opinion of many of us in the aging network, represents the only major response by the federal government to the continuing and increasing employment needs of older workers. Other Federal efforts include:

III. FEDERAL INITIATIVES FOR OLDER WORKERS

1. BUREAU OF EMPLOYMENT SECURITY PROGRAMS (DOL)

The earliest effort to define and deal with problems facing older workers, carried out by the Bureau of Employment Security (BES) in the Department of Labor in the early 1950's. Studies and research focused.

2. Manpower Development and Training Act of 1962 (MDTA).

Focused on the need for training, education and counseling to assist in converting the skills of workers to meet the anticipated needs of a technological society. Expected disruption in the work force did not occur thus, MDTA shifted job training emphasis to the young and the disadvantaged. Older workers program received less attention and employment services for older workers declined.

3. Economic Opportunity Act of 1964 (EOA).

Operation mainstream a part-time work program. Directed toward the handicapped, older worker, and youth who needed part-time employment to supplement their incomes. Participants placed primaily in subprofessional work roles in human service agencies. Federal government subsidized the wages of participants for a period with the expectation they would be absorbed by the agency on it's payroll, once the subsidy ended. Became the "Model" for the senior community employment program.

4. Senior Community SERVICE Employment Program (SCSEP).

First enacted in 1973 as Title IX of the Older Americans Act. Implemented by DOL and administered by national contractors. The 1978 amendments to the Act redesigned the SCSEP as Title V Program designed to provide subsidized part-time community service jobs for unemployed persons age 55 and over who have low-incomes. The variety of jobs in which workers are placed meet many community needs and older participants give much more time and effort than the hourly requirement. Primary goal of the program is keeping individuals who want to continue working in the labor force. Title V has grown from a $10 million program that supported, 3,800 enrolles in 1974, to a $319.5 million program that funds over 62,500 positions today. Considered to be one of the most effective and popular programs for older workers, SCSEP has more than repaid the federal government's investment of tax dollars.

5. Comprehensive Employment and Training Act of 1973 (CETA)

Designed to provide training and employment opportunities for economically disadvantaged, unemployed, and underemployed persons to enable them to secure self-substaining unsubsidized employment. Legislation outlined specific authorization for provision of services to older workers. Title III, sec. 308, of CETA represented an effort to allow a variety of sponsors to develop unique approaches in the training and employment of middle-aged and older workers.

6. Job Training Partnership Act (JTPA).

Enacted by the 97th Congress, went into effect October 1, 1983. JTPA establishes a nationwide system of job training programs administered jointly by local governments and private sector planning agencies. JTPA establishes two major training programs. Title II for economically disadvantaged youth and adults, with no upper age limit; and Title III for dislocated workers, including those long-term unemployed older workers for who age is a barrier to reemployment. In addition, section 124 (A-d) of JTPA establishes a statewide program of job training for economically disadvantaged workers age 55 or older. Governors are required to set aside 3 percent of their state's Title II allotments for this older workers program.

IV. AGING POPULATION - GROWTH AND TRENDS

The older population has increased far more rapidly than the rest of the population for most of this century. In the last two decades alone, the 65-plus population grew by 54 percent while the under 55 population increased by only 24 percent. Since 1960, an average of 149,000 persons a month have joined the ranks of the elderly. Because I feel you are aware of the demographic trends of our nation's aging population and what this population will look like in the next 20 years, I feel it is unnecessary at this time, to review and/or provide extensive comment on the data and research being espoused by experts in the field of aging. However, some comments do warrant mentioning since they are germane to today's disucussion.

In a document prepared by the Administration on Aging, entitled "Policies and Program Directions For 1982 - 1984" it notes,"any discussion of the older population which considers major demographic and socio-economic conditions and trends, must note the extraordinary changes that have occurred during the twentieth century to date and are expected to occur in the next several decades. Profound changes have taken place in our society - in the way we rear our children, earn our living, spend our leisure time, communicate with each other, transport ourselves and goods, fuel our fires, heal our sick, choose a place to live, and treat various members of our society such as minorities, women, the aged, and the poor. The aging of our society - the increasing proportions of persons in the older age groups - is a result of these changes and is intertwined with all of them".

Economic Status:

- Elderly persons are slightly more likely than other adults to be poor. However, when children are also considered, elderly poverty rates are somewhat below poverty rates for the rest of the population.

- In 1984, the median income of elderly women was slightly more than half the median income of elderly men, $6,020 versus $10,450. Nearly three quarters of the elderly poor population are women!

Labor Force Participation:

- The labor force participation of both men and women drops rapidly with increasing age. Information from a comprehensive long-range planning study developed in July, 1984 by United Way Services, Cleveland Ohio entitled "New Directions For the 1980's" notes, "If Cleveland follows the national trend, the labor force will be younger, more highly educated and include a larger percentage of women. By 1990, more than one-third of the labor force will be in the 25 to 34 age group, with nearly another third aged 35 to 44. The number of older people, 65 and over is expected to stablize, while youthful workers, 16 to 24 will decrease in number."

Recommendations

Numerous developments are taking place that point to the need for increasing the options available to older persons to entend their worklives. The labor force participation of older workers had declined significantly for several years. According to many projections, the trend toward early retirement may persist unless existing disincentives to continue work are modified or eliminated. These include - (1) public and private pension plans that contain financial and other provisions that encourage early withdrawal from the labor force; (2) the Social Security Retirement Earnings Test that dampens the wage incentives that may promote and prompt some older persons to remain in, or reenter the labor force; (3) the onset of health limitations, especially affecting those holding physically demanding jobs: (4) employer age discrimination practies and mandatory retirement policies; (5) displacement from established career positions resulting from changes in industry's demands for skills; and (6) the inability of many older workers to locate jobs that match their preferences (ie part-time work or flexible schedules) and skills.

In conclusion, efforts to help older workers, specifically women, who are able and willing to work to extend their worklives can generate multiple benefits for both older persons and the economy. Continued employment would provide older persons with additional income and reduce the demand to draw down their retirement resources. Expanded participation of older persons in the labor force would help solve the labor shortage facing the economy in the skilled labor areas.

Thank you.

AJS/gjj

Senator GLENN. Thank you very much, Audrey. It was an excellent statement.

We will want to get back with questions in a little while here. I know we asked you for statements that covered the whole subject. However, if you could summarize in 3 or 4 minutes your basic points, your more lengthy statements will be included in the committee record so it will be available for the staffs in Washington and others who will be reading the hearing report. But, we would appreciate your summarizing so we will have time this morning for questions.

Next is Bobbie Presley, coordinator of women's education, training, and development at Cuyahoga Community College, a position she has held for the past 2 years. She is responsible for providing educational programs that assist women in their personal and professional development.

In her previous position, Mrs. Presley was adviser for the Displaced Homemakers Program. We have already mentioned the problems of displaced homemakers. She was adviser for the Displaced Homemakers Program at the metropolitan campus of Cuyahoga Community College where her energies were directed toward helping women enter or reenter the work force.

She is a graduate of Cleveland State right here where she earned both a bachelor's and a master's of science degree.

She is active in many community activities, including the advisory board for links project discovery and the Ohio State Displaced Homemakers Network.

As a strong supporter of training and retraining programs, I look forward to your testimony, Bobbie.

Thank you for being with us.

STATEMENT OF MRS. BOBBIE PRESLEY, CLEVELAND, OH, DIRECTOR OF WOMEN'S PROGRAMS, CUYAHOGA COMMUNITY COLLEGE

Mrs. PRESLEY. Thank you, Senator Glenn. I want to thank you definitely for providing me with an opportunity to tell you and this audience about the Displaced Homemakers Program. I would like to commend you also on your efforts of examining the challenges facing women today. And I am happy to see Congresswoman Mary Rose Oakar who I know has a definite interest in displaced homemakers because she spoke at our last State conference. Nice seeing you again.

Yes, I am Bobbie Presley, and I am director of women's programs at Cuyahoga Community College. The Displaced Homemakers Program is one of the components of our department there.

I have represented the displaced homemakers at a Senate regional and national level. And at all levels, two problems constantly emerged.

One, the overwhelming need for services for this increasing population, and, two, the difficulty of responding to the needs with decreasing Government funding.

But, first let me give you an explanation of just who a displaced homemaker is and why our Government must provide services for this segment of the American population.

The displaced homemaker is a grass-roots term and it is describing a middle-aged woman who is forcibly exiled from her role as wife and mother, and who is struggling to find a place in the job market. It is now used to identify men and women eligible for targeted employment assistance programs. The emphasis is not universally popular or even familiar in all quarters, but is politically significant and has been built into both Federal and State laws.

We also have a National Displaced Homemakers Network, which is housed in Washington, and a regional network which includes Indiana, Michigan, Minnesota, and Wisconsin.

Presently, we are trying to maintain our Ohio State network. We are trying to obtain funds for that.

There are now more than 300 displaced homemakers centers located throughout the country. This demonstrates that displaced homemakers exist everywhere in the United States, in urban and rural areas, among all social classes, races and ethnic groups. Their numbers include school dropouts as well as high school and college graduates. Despite their great diversity in background, most displaced homemakers have one thing in common, and that is the sudden loss of financial and emotional security. Indeed, the word "displaced" may be too mild to describe the circumstances of a woman whose lifelong expectations have been shattered and who abruptly finds herself without adequate resources for the future.

There have been many laws, legislation, passed to help the displaced homemaker. In 1977, Ohio passed sub House bill 32, and the purpose of that was to establish a pilot program for displaced homemakers at Cuyahoga Community College. The bill directed the college to provide displaced homemakers with the education, training, employment services, health care, and counseling needed to enable them to become gainfully employed and capable of maintaining their independence.

Our services provide job counseling, job training, assistance in finding employment, health service program emphasizing preventative care and consumer health education, money management courses, information concerning Government assistance programs, educational programs offering credit through the college and also the high school equivalency diploma and, most of all, personal counseling.

The most recent legislation was in 1984, and this gives us the description of a displaced homemaker.

She is a person that is 27 years of age or older; who has worked without pay as a homemaker for his or her family; is not gainfully employed and has had, or would be likely to have difficulty in securing employment; has either been deprived of the support of a person for whom he or she was dependent, or has become ineligible for public assistance as the parent of a needy child.

The two concerns that Cuyahoga Community College has addressed in our program is providing responsive services to displaced homemakers and incorporating services of the college. We have met those two concerns. But yet, each biennium, funds from the State have been cut.

The program has served over 3,000 participants who have furthered their educational training and/or obtained employment. Seventy percent of the program completers have found suitable employment. Others continue their education at Cuyahoga Community College or other institutions.

The effectiveness of the Cuyahoga Community College's Displaced Homemakers Program demonstrates that it is working to assist persons on their journey from displaced to placed.

The profile of a displaced homemaker at the college is as follows: Average age, 40-year-old woman with one to two dependents, divorced or in the process of one, high school graduate with monthly income—and please listen to this—of $300 to $500 a month. That is definitely below the poverty level.

Displaced homemakers need jobs that pay well because they are single heads of households.

In Ohio, the number of single women heading families with children under 18 rose 60 percent in the last decade. The number of woman single heads of households swelled in 1984, and increased to nearly 67,000 in 4 years. That means that in Ohio an average of about 46 women become single heads of households with dependent children every day. This kind of data supports the urgency to prepare displaced homemakers for rewarding employment.

Most displaced homemakers are handicapped by ignorance of current labor market realities and new opportunities in nontraditional white and blue-collar occupations. They need accurate information and chances to explore a variety of fields in order to make valid career decisions. The program helps to prepare them to be competitive in a labor market where age, sex, and race discrimination still pose serious obstacles. This is done by providing an opportunity to resolve personal and family problems that may hinder participation in training or work. Low self-esteem prevents many from considering careers with advancement potential. They need support and encouragement to begin the career development process to complete educational programs, and to find and progress in good jobs.

From intake to making vocational decisions, a supportive atmosphere is maintained. Support groups, counseling and educational information is given to promote shedding stereotyped attitudes about female work roles. This helps them also to expand their employment options.

Displaced homemakers who have worked in the past may have obsolete skills that require upgrading to meet today's employment standards. Others who have never worked outside the home may have natural abilities and life experiences that are unrecognized or underestimated. The Displaced Homemakers Program is designed to assist each person in attaining self-sufficiency by providing a comprehensive service mode, and that includes job readiness and academic assessment, realistic personal and career counseling and planning, informational classes, and workshops. The woman entering the Displaced Homemakers Program is a statistic. The woman completing it is the future. She has the confidence necessary to take the next steps in fulfilling a life plan of economic independence.

Let me reiterate why there is a need for displaced homemaker programs throughout our country:

One, the continued rise in the number of households headed by single women.

Two, the more stringent Government economic measures reducing financial support and social services to this population.

And, three, the fact that they comprise a large proportion of the new poor. They are a major element of the feminization of poverty impacting on women, children, and the entire American society.

Thank you.

Senator GLENN. Thank you.

Now we come to a user of the system. We have all talked in academic terms about what happens to people in midlife whose situation changes—marital status, death in the family, or whatever.

Cathie Collins is a member of the Displaced Homemakers Program and a student at Cuyahoga Community College.

She is the single head of a household with two children. She was divorced 2 years ago after 18 years of marriage.

We will be hearing about Mrs. Collins' successful experience with the Displaced Homemakers Program.

Mrs. Collins, I know you have a rather lengthy statement. If you can summarize it some, we would appreciate it. Otherwise, we are not going to really have time for questions. Your full statement will be included in the record.

Ms. COLLINS. Thank you, Senator. I have tried to cut so we could move on with the testimony.

Senator GLENN. Thank you.

STATEMENT OF CATHIE COLLINS, BEREA, OH, STUDENT, AND MEMBER OF THE DISPLACED HOMEMAKERS PROGRAM

Ms. COLLINS. Good morning, Senator Glenn and Congresswoman Oakar, and I really appreciate the opportunity to speak. And I applaud the intent of this hearing today.

My name is Cathie Collins. And before I move forward with my testimony, I would like to share my personal philosophy, and that is I believe I am responsible for my life and the future of my children. I made decisions and choices with the best information available at the time, information that was presented to me within the confines of my culture. Hopefully, in our future society, a society where women are equal and not made economically inferior and dependent, there will be better choices available to women as a result of the work we are all about to undertake today. The content of these choices will be important.

I am a member of the Displaced Homemakers Program, and a student at CCC. Displaced Homemakers has provided me, through their counseling, workshops, skills training and job placement network, the ability to move forward with my life.

As a woman and American citizen. I have always felt disenfranchised. The structural inequality of my entire culture—religion, politics, social institutions, and the reality of the male power base, reinforced this feeling of being a second-class citizen.

When I married, I finally felt financially secure and upwardly mobile. I was accepted by society as "complete." My motivation for testifying is to reexamine the system. This economic system that encourages the use of women as a cheap labor source with little bargaining power, and justifies this posture by rationalizing that the jobs women work at are of little profit to America's corporations must be reexamined.

The noted anthropologist, Margaret Mead, stated, "Every single culture that has ever existed has valued the male activities more than the female."

I am here to tell you of my specific experience and the changes that occurred to me and to my children as a result of my divorce.

I am a single head of household, age 45. I was divorced two years ago after 18 years of marriage. I have two beautiful adopted children, ages 14 and 16. My situation is somewhat unique in that we were self-employed, and I was a coowner of a small business. I invested 10 years of my career life working for our American dream. Due to circumstances and the high interest rates in 1981 and 1982, our business failed. My husband left because he could not handle the pressure. He took with him his ability to earn in excess of $100,000 per year. I was left to deal with the foreclosure of our home, corporate responsibilities, and was the parent who had to explain to two children how they would have to change their life-style from a home they were raised in to housing and a life-style that was far from what they had known.

I was left to try and reestablish my financial life with a limited earning power and the total responsibility of two teenagers.

My belief system, everything that the American society had enculturated me to believe in had failed me. Yet, I had done what I was supposed to do.

All those years I had defined my identity through my relationship with others, and this had left me powerless to control my personal growth and direction. While investing in others, I had left myself empty. I had not taken the time to nurture myself.

I was left to cope with our financial well-being, my new identity, and social isolation, as well as the children's constant, never ceasing, 24-hour physical, intellectual and emotional needs. The job of rebuilding trust is constant. We have gone through many stages, the children and I, disbelief, hurt, anxiety and confusion. My children exhibited behaviors that were and are exhausting to deal with. As an example, one of my children slept outside my bedroom door for six months because he was afraid I would leave in the middle of the night.

The emotional problems that are created in a divorce are horrendous for both the children and the adults involved. Both of my children are special children. They were adopted with special problems. They both have learning disabilities. When I could afford private tutoring and counseling, we were able to keep them at grade level. As each year passes, they are now falling further and further behind.

Where was my support system going to come from for any career I was about to undertake?

Who would cook dinner for me? Who would go grocery shopping for me? Who would take the children to the doctor?

I realized quickly that I, as most other females, married or single, had been doing all of this in addition to working full time. The reality is women are expected to do it all. Why does this happen? Because it serves a function. In our society, it is the easiest, most expedient, cheapest solution. As we know from our statistics on poverty, drug abuse, teenage pregnancies, and welfare, this solution is not the most effective nor cost efficient.

My skills were not transferable. I functioned in our company on a day-to-day basis as a decisionmaker. However, when I tried to get a job, I was either overqualified for a secretarial position, which does not pay a living wage, or undereducated for a management position.

The Displaced Homemakers organization has provided a support system for me to proceed with this process despite the messages from our society as a whole.

Did you know that an educational grant is considered income to the recipient, and if that recipient is on welfare, her food stamps will be cut. I have witnessed women faced with the following dilemma: starve your children in order to educate yourself.

Addressing these problems is an investment in which society will ultimately benefit in the form of tax dollars as well as removal from the welfare rolls, dollars that will be returned to our economy, not only by the women, but also by our children, the generation of children for whom these mothers are responsible. Our children, my children will be better educated as a result of our increased ability to earn a living.

The conclusion I came to for myself was education. Displaced Homemakers has helped me to determine my career. I realize that an education is imperative if I am to have an opportunity to compete and to receive equal pay and to be able to help my children reach their full potential as productive American citizens.

I am currently enrolled at Cuyahoga and will be transferring to a 4-year institution shortly. I will obtain a degree in anthropology and sociology. I intend to start work immediately on my master's in gerontology. I figure by the time I am finished, I can investigate all the nursing homes in the world and where I want to go. [Laughter.]

The cuts in the Displaced Homemakers Program allows them only to conduct preemployment training only. Funds are needed to educate women for nontraditional jobs as well as other career choices. My grants will only cover a portion of my education. I must maintain a 3.5 GPA in order to apply for a scholarship. My average number of hours per week that I work outside the home are 110. I put 20 hours in the classroom, I work 30 hours, I study 40 hours, and I travel 20. This does not include any time for parenting or homemaking.

After 4 to 6 years of an education, which we have heard testified here today, that it is just the beginning, what will be my financial reward? I will still earn only 40 percent of what a man earns.

My personal orientation reflects that women's problems and the solutions are economic in origin.

Since business equals money equals power, women cannot truly expect to change the system run on finance without money or the influence to channel it.

How do women become managers, executives, and professionals? Through education and opportunity. Many things substantiate this.

I am not unique and my children are not unique. There are many women out there working 110 hours outside the home per week. This is a sad commentary on our American society. Does not our society value women as human beings? Does not our society value our children as the future? Single parents are not insensitive to their children's problems, problems such as alcoholism and drug abuse, children having children, problems that become the responsibility of society because, as each generation continues, my children and I become a part of the culture of the poor.

The first question my children asked me when their father left was, and it is the title of my speech, "Does this mean we will be poor, mom?"

Yes; I am responsible for my future and for my children's future. But we do need your help.

Thank you.

[The prepared statement of Ms. Collins follows:]

Does This Mean We Will Be Poor Mom?

I wish to thank you for the opportunity to speak and I applaud the intent of this meeting.

Before I move forward with my testimony, I would like to share my personal philosophy. I believe I am responsible for my life and the future of my children. I made decisions and choices with the best information available at the time, information that was presented to me within the confines of my culture. Hopefully, in our future society, a society where women are equal and not made economically inferior and dependent, there will be better choices available to women as a result of the work we are about to undertake. The content of these choices will be important.

I am a member of The Displaced Homemakers Program and a student at Cuyahoga Community College. Displaced Homemakers has provided me, through their counseling, workshops, classes,skills training and job placement network, the ability to move forward with my life.

As a woman and an American citizen I have always felt disenfranchised. The structural inequality of my entire culture - religion, politics, social institutions and the reality of the male power base, reinforced this feeling of being a second class citizen.

When I married, I finally felt financially secure and upwardly mobile; I was accepted by society as "complete". What a false belief! How dependent was my financial security and my identity! My motivation for testifying is the need to examine and change the system. This economic system that encourages the use of women as a cheap labor source with little bargaining power, and justifies this posture by rationalizing that the jobs women work at are of little profit value to America's corporations must be reexamined.

The noted anthropologist Margaret Mead stated "Every single culture that has ever existed has valued the male activities more than the female."

I am here to tell you of my specific experience and the changes that occurred to me and to my children as a result of my divorce. Our present life-style is the result of the reality of the consequences for my operating within a fantasy belief system.

I am a single head of household, age 45. I was divorced two years ago after 18 years of marriage. I have two beautiful, adopted children, ages 14 and 16. My situation is unique in that we were self-employed and I was a co-owner of a small business. I invested ten years of my career life working for our American Dream. Due to the high interest rates of 1981 and 1982 our business failed. My husband could not stand the pressure and he left us. Our American Dream became my nightmare. I was left to deal with the foreclosure of our home, corporate responsibilities, and was the parent who had to explain to two children how they would have to change their life-style from a lovely home that they had been raised in to housing and a life-style that was far from what they had known.

I was left to try and reestablish my financial life with a limited earning power and the total responsibility of two teenagers.

My belief system, everything that the American society had encluturated me to believe in had failed me; yet, I had done what I was supposed to do:

> I was a "good" support system for my family.
> I was a "helpmate and business partner" to my husband.
> I was a nurturing mother to my children.
> I was a "good" daughter to my mother and my mother-in-law.

All those years I had defined my identity through my relationships with others and this had left me powerless to control my personal growth and direction. While investing in others I had left myself empty. I had not taken the time to nurture myself.

I was left trying to cope with our financial well-being, my new identity and social isolation, as well as the children's constant, never ceasing, twenty-four hour physical, intellectual and emotional needs. The job of rebuilding trust is constant. We have gone through many stages, disbelief, hurt, anxiety and confusion. My children exhibited behaviors that were and are exhausting to deal with. As an example, one of my children slept on the landing outside my bedroom door for six months. He was afraid I would leave in the middle of the night or become ill. The emotional problems that are created in a divorce are horrendous for both the adults and the children. Both my children have learning disabilities and when I could afford private tutoring and counseling, we were able to keep them at grade level. As each year passes they are now falling further and further behind.

Where was my support system going to come from for any new career I was about to undertake:

> Who would cook dinner for me. Who would wash clothes for me. Who would take the children to the doctor. Who would tell the children to be quiet when I needed to study. Who would supervise two teenage children at a time in our society when teenage pregnancies, drug and alcohol abuse and teenage suicides are epidemic. One of my children has considered suicide as an option.

I realized quickly that I, as most other females, married or single, had been doing all of this in addition to working full time. The reality is women are expected to do it all. Society has one more time placed the responsibility for the family and home directly upon the woman. Why does this happen? Because it serves a function. It is the easiest, most expedient, cheapest solution. As we know from our statistics on poverty, drug abuse, teenage pregnancies, and welfare, this solution is not the most effective or cost-efficient.

I am also to blame because I let it happen. It was easier for me to buy the fantasy that I would be "taken care of" rather than challange the inequities of the "good-old-boy-club".

My skills were not transferable. I functioned in our company on a day to day basis as a decision maker. However, when I tried to get a job, I was either overqualified for a secretarial position, which would not pay a living wage, or undereducated for a management position.

I was able through Displaced Homemakers to evaluate my interests and skills, establish goals, explore the various vocations that are available in the employment market today and plan a course of action. In addition to the academic assistance, emotional and professional counseling was available. I obtained a scholarship to work as an intern in The Displaced Homemakers' office in order to begin a networking system. There is a counselor available in the office of Displced Homemakers for the women to meet with from time to time as different needs arise and new skills need to be evaluated.

The Displaced Homemakers organization has provided a support system for me to proceed with this process despite the messages from society as a whole. More money is needed for this program. As an example my internship has been terminated and a source of income has been taken away. The existing social programs were inadequate to begin with and now that extensive budget cuts have been made, we American women and our dependent children are in a state of crisis.

Did you know that an educational grant is considered income to the recipient and, if that recipient is on welfare, her food stamps will be cut! I have witnessed women faced with the dilemma, starve your children in order to educate yourself.

Is this an alternative for an enlightened civilized and free society? I have observed women so fearful of the welfare system that they became paranoid. They are actually fearful of questioning what rights they do in fact have. Does not a civilized society have an obligation to respond to its people's needs.

Addressing these problems is an investment in which society will ultimately benefit in the form of tax dollars as well as removal from the welfare roles. Dollars that will be returned to our economy, not only by the women but by the generation of children for whom these mothers are responsible. Our children will be better educated as a result of our increased ability to earn a living.

The conclusion I came to for myself is education. Displaced Homemakers has helped me to determine my career. I realize that an education is imperative if I am to have the opportunity to receive equal pay and to be able to help my children reach their full potential as productive citizens.

I am currently enrolled at Cuyahoga Community College, Metro Campus, and I will be transferring to a four year institution shortly. I will obtain a degree in Anthropology and Sociology. I intend to start work immediately on my Masters in Gerontology. The cuts in the Displaced Homemakers' Program allows them to conduct preemployment training only. Funds are needed to educate women for non-traditional jobs and other career choices.

My grants will only cover a portion of my education. I must maintain at least a 3.5 GPA in order to apply for a scholarship. My average number of hours per week I work outside the home equal 110. (Classtime, 20 hours; study, 40 hours; work 30 hours; travel 20 hours). This does not include any time for working as a mother and homemaker.

After four to six years of an education, what will be my financial rewards? According to a 1981 landmark study by the National Academy of Sciences entitled: Women, Work and Wages: Equal Pay for Work of Equal Value, "Only a small part of the earnings differences between men and women can be accounted for by differences in education, labor force experience, labor force committment, or other human capital factors believed to contribute to productivity differences among workers." This study also addressed the issue of pay equity. It concluded that not only is work done by women paid less, but also the more an occupation is dominated by women, the less it pays.

My personal orientation reflects that women's problems and the solutions are economic in origin.

According to a 1984 study by Catalyst, a nonprofit group working for the advancement of women in the corporate world, sixty-four percent of the largest American companies still have no women on their boards, and only one company of the Fortune 1,000 has a woman Chief Executive Officer, Katharine Graham of The Washington Post.

"Since business equals money equals power, women cannot expect to truly change this system run on finance without money or influence to channel it."(The Good Girl Sysdrome, pg. 56.)

How do women become managers, executives and professionals? Education and opportunity.

The anthropologist Earnestine Farrell substantiates this. She believes that as long as women spend their excess money on domestic needs and do not invest it and exchange it in ways that require returns and create obligations and until they become managers, executives and professionals whereby they are in a position to do favors and obligate others to them they will not have "power, prestige, and equality.".

I am not unique and my children are not unique. There are many women working 110 hours a week outside the home. This is a sad commentary on our American society. Does not our society value women as human beings, does not our society value our children. Single parents are not unsympathetic to our children's problems. Problems such as alcoholism and drug abuse, children having children, problems that become the responsibility of society because as each generation continues we become part of the culture of the poor. We single parents are not unsympathetic; we are just tired.

The first question my children asked me when their father left was "Does this mean we will be poor Mom?"

Yes, I am responsible for our future but we need help.

Senator GLENN. Thank you, Cathy. That is a powerful statement. I read your total statement and it will be included in the record. It is a powerful expression of what you have gone through yourself and the problems that you faced.

The next witness is Mrs. Marge Butera, current manager of Vocational Guidance Services, and past Director of Skills Available.

Mrs. Butera is a graduate of the Stockport Technical School in England. She is active in numerous civic organizations, including the National Rehabilitation Association, Womenspace, and the Private Industry Council of Cleveland and Cuyahoga County.

Mrs. Butera is well versed in the problems facing older workers. I look forward to hearing your testimony. If you can summarize, we would appreciate it.

Mrs. BUTERA. I will try and do that, Senator Glenn.

Senator GLENN. Thank you.

STATEMENT OF MARGE BUTERA, CLEVELAND, OH, MANAGER OF REHABILITATION VOCATIONAL GUIDANCE SERVICES AND FORMER DIRECTOR OF SKILLS AVAILABLE

Mrs. BUTERA. Senator Glenn, Congresswoman Mary Rose Oakar, I have a lengthy written testimony, but what is really coming through after this morning's meeting is the need to deal with the problem of unemployment and the lack of jobs.

If there were hundreds of jobs you would be hired, even if you were 80 years old. We know that during the Second World War, many older people were called back into the work force.

Presently we do not have a sufficient number of jobs in Cleveland to carry the current labor market people. What is going to happen in the future? Heaven only knows. I know Mary Rose has worked pretty hard on economic improvement in Cleveland, as well as Senator Glenn, but the future remains uncertain.

As a former director of Skills Available—Skills Available is a 14-year-old organization which deals purely with employment and older workers—I have seen thousands of women come through our doors; thousands of women like Cathie here whose whole life structure has been turned over in just one day. What did they need? Cathie said she needed training. I agree with her, as I agree with most of the women that came through. But most of them could not, as Cathie said, afford training.

Sixty-four percent of the people involved with Skills Available are female, and 46 percent of them are over 50. Our major focus from the beginning has been placement. The reason we have dealt with that is the fact that it is essential that most people get back to work as soon as possible.

We believe, and this belief is supported by Peter Drucker's philosophy, that on-the-job training is what really works, particularly with an older person. We have, however, developed, designed, executed two training programs which have been extremely successful. One of these programs would probably be a nationally typical program for older women. This is called Office Upgrading Program [OUT]. This program was designed to assist men and women who wanted to upgrade their skills to become more placable and return to an office occupation.

We have had women and men, primarily women, come to our office who have never seen an electric typewriter; who, 20, 30 years ago, were in offices, and needed to return to work. Can you imagine what happens to somebody who goes to take an employment test who has never used an electric typewriter?

The OUT Program did train people. We had approximately a 12-week program and we had a 90-percent placement rate.

We did have the state of the art equipment. Participants were not only trained to use the new equipment, but had as much "hands on" experience as they wished.

Another successful program was training in health services. Clients had to be 40 years or older, and also had to have a disability which made them eligible for the Bureau of Vocational Rehabilitation services.

We involved a number of agencies in this service—the Bureau of Vocational Rehab, Cuyahoga County Nursing Home, JTPA, and Skills Available.

We trained people for food service, janitorial housekeeping, and nursing assistance. The curriculum was designed by Cuyahoga County Nursing Home and Skills Available. In general, the participants, following Drucker's suggestions, spent half their time in the classroom and half the time on the floor. We had about an 80-percent placement rate in that program, and approximately 50 percent of those who were placed were placed in the County Nursing Home itself.

It is a tremendous asset to employers when you have an OJT. One advantage of on-the-job training is you really get an understanding of what that person can do.

We learned from training programs. One of the items is, and certainly mentioned by Dr. Sterns, older persons are fearful of training. If you say to someone we think you ought to go to be trained, they need support to make that decision and to make that commitment for training.

Counselors and instructors need to be sensitive to these issues. Older workers should be in control of the learning process. They have to make some decisions themselves. It is not easy for them to be in a classroom situation after being out of the classroom 30 or 40 years. Older workers can learn equally as well as younger workers but because of their insecurity, it usually takes them longer to learn. However, their retention rate appears to be as good or better than a younger person.

As this population grows, we all need to be more sensitive to the needs of the older worker and prepare those people, particularly those of us dealing with older worker programs, in how to address those needs.

We older workers are as varied as the Lord made us. We do not come in groups, but one by one. In my opinion, that is why a straight placement program that deals on a one-to-one basis works best.

Skills Available counselors are all older workers. Many of them have been unemployed. Some of us are self-supporting widows or divorcees. This helps them to empathize with the women that come before us for our help.

In the past 14 years, Skills Available has caused to be employed over 25,000 individuals. We know the need for this type of program will grow as the population ages. In 1986, the first of the postwar baby boom will be 40 and eligible for Skills Available. The new director of Skills Available is sitting in the audience there, John Protos. Congratulations, John. He has got a big job ahead of him.

Senator GLENN. Stand up, John, so everybody can see you there. Good. Thank you. [Applause.]

Mrs. BUTERA. We need to be at the task, preparing for an employment future which will provide the tools and the methods where all able persons, men and women, can know the security and the fulfillment that work can bring.

[The prepared statement of Mrs. Butera follows:]

Testimony - Mrs. Marge Butera

U.S. Senate Special Committee on Aging

"EMPLOYMENT OPPORTUNITIES FOR WOMEN: TODAY AND TOMORROW:

Monday, April 21, 1986
9:30 a.m. - 1:00 p.m.

University Center Auditorium
Cleveland State University
Cleveland, Ohio

There is no question that over the past ten years, the American Job Market has experienced volatile change.

Large portions of the American work force, including older workers, have felt the adversed impact of market shifts, business turndowns, trade deficits, new technology, inflation and regional shifts. 26% of manufacturing jobs have been lost in the past two years, and over 30 million individuals have been unemployed one or more times during this same period.

The fate of the older worker cannot be separated from these general economic and marketplace trends. Unemployment rates for all workers reached 30 year highs in 1982 and 1983. Older workers participated in this unhappy trend. Older workers, however, have the dubious distinction of being unemployed longer than their younger counterparts, and when and if they become employed again, experience large pay cuts. Many just disappear from the work force statistics.

Skills Available is an organization in it's 14th year. It was developed by the United Way and originally funded through Commission on Aging funds. When CETA came along, we were one of the first agencies in the Cleveland area, to be funded through this act.

Our major objective was to job place persons 40 years of age and older.

DEMOGRAPHICS OF THE POPULATION SERVED

AGE	40-49	50-59	60-69	70+
CITY OF CLEVELAND	37%	46%	14%	3%
REMAINDER OF CUYAHOGA COUNTY	31%	47%	20%	2%

SEX & RACE	BLACK WOMEN	BLACK MEN	WHITE WOMEN	WHITE MEN
CITY	47%	31%	11%	11%
COUNTY	13%	8%	56%	23%

EDUCATION	CITY	COUNTY
8TH GRADE AND BELOW	13%	7%
9TH-11TH GRADE	47%	6%
HIGH SCHOOL GRADUATE	27%	56%
BEYOND HIGH SCHOOL	13%	21%

Although our major objective was placement, we have developed and operated training programs.

One of these programs was the Office Upgrading Program, called O.U.T.

This program was designed to assist women and men who wanted to return to an office occupation, upgrading their skills and therefore, be more placeable. The program was completely funded through JTPA funds. Criteria for acceptance in the program were:

1. Must be 55 or older and must be JTPA eligible.
2. Reading level at or about 7th grade.
3. Math at 6th grade level.
4. Unemployed.
5. Able to type 20 WPM.
6. Some prior office experience.

The training was for 12 weeks. However, we did encourage a graduate who had not been placed, to return for practice and reinforcement. There was a 90% placement rate in this program.

Another successful program was one which provided training in health services. Not only were the clients 40 years and older in this program, they all had a disability which made them elligible for Bureau of Vocational Rehabilitation services.

The agencies involved in this program were:

1. Bureau of Vocational Rehabilitation
2. Cuyahoga County Nursing Home
3. Job Training & Partnership Act
4. Skills Available

Skills Available's role was to coordinate, recruit, screen, assign and place. The bureau provided medical and psychological screening, uniforms and stipend. The Cuyahoga County Nursing Home provided the training.

Training was in three areas: food service, janitorial housekeeping, and nursing assistance. The curriculum that was developed by the nursing home training staff and Skills Available, in general the participants spent half their time in the classroom and the other half on the floor. The training program lasted ten weeks. Placement was Skills Available's responsibility. We had about an 80% placement rate originally, and approximately 50% of those placed, were placed in the County Nursing Home.

We learned from these training programs:

That older workers are fearful of training.

That counselors and instructors need to be sensitive to these fears.

That older workers need to be in control of their learning process.

That older workers can learn equally as well as younger workers, but because of their insecurity, usually take longer to learn. However, their retention appears to be as good as or better than the younger person.

Nationally, the most successful programs designed for older workers are straight placement programs. However, because of their limited or out-dated skills of some older workers, there needs to be avenues for training.

As this population grows, we all need to be more sensitive to their needs and prepare those persons dealing with this population, to the individualized needs of the older workers.

We older workers are as varied as the Lord made us. We do not come in groups, but one-by-one. In my opinion, that is why straight placement programs have worked best.

For Skills Available, the fact that all our counselors are themselves older workers, have been unemployed (some of us are self-supporting widows or divorcees), help us to emphasize with the women we serve.

As far as training, we agree with Peter Drucker, who has advocated that placement is the first step and then on-the-job training. We have found this process to work with our clients.

In the past 14 years, Skills available has caused to be employed over 25,000 individuals. We know the need for this type of program will grow as the population ages. In 1986, the first of the post-war baby boom will be 40 and eligible for our services.

We need to be at the task, preparing for an employment future which will provide the tools and the methods where all able persons, men and women, can know the security and the fulfillment that work can bring.

Senator GLENN. Thank you very much. [Applause.]

Next Mrs. Mary Williams, a nursing assistant at the Aristocrat West Nursing Center, will be relating her experience with the Skills Available Program.

Mrs. Williams, a single parent with eight children, ages 11 to 19, has attended Cuyahoga Community College, and plans to return to school this fall to pursue a career as a licensed practical nurse.

Mrs. Williams, we look forward to your testimony.

STATEMENT OF MARY WILLIAMS, NURSING ASSISTANT AND PARTICIPANT OF VOCATIONAL GUIDANCE SERVICES' SKILLS AVAILABLE PROGRAM

Mrs. WILLIAMS. Good morning. I am happy to have been asked to testify at this hearing.

I am Mary Williams. I was born and raised in Utaw, AL. At the age of 17, I was married before I finished high school. Our first four children were born in Alabama. I enrolled in high school here and received my diploma.

I worked some during my childbearing years, most part time at food stores, restaurants. I earned some credits to becoming a dietary technician, but not enough to qualify for a job.

My oldest daughter had severe health problems. She spent 1½ years in the hospital with surgery in the form of a transplant to the esophagus. There has been medical expenses and time spent in and out of the hospital. Of course, the other seven children had the usual cuts, bruises, fractures and illnesses.

I was employed at Metro General Hospital for 2 years in the food service department. This was also while I was having my children.

My husband owned a gas station which I helped manage for 6 years while the children were young.

In 1978, my husband and I were divorced. At the time, my children were ages 3 to 14. I did receive child support payments which helped, but were not adequate to maintain a large family with big doctor bills. I needed work and continued to work in restaurants like Swingos, part time, on-call, any time I could get work. My car was in bad condition and trying to find a job with bus transportation was difficult, particularly in the evenings.

When I was about 40 years old, I registered with the Vocational Guidance Services' Skills Available Program at the Parma office. Jobs were very hard to find. There were many people unemployed, especially in the area where I lived, close to several auto plants. I did have to apply for food stamps, but I did not want to go on welfare. But I was on the verge of going on welfare.

Skills Available offered me a chance to train for a nursing assistant position at Cuyahoga County Nursing Home, which paid an hourly rate during training. This would give me a new career besides the possibility of finding food service work. After training, it did take me awhile to be placed. Hospitals were laying off, and nursing homes were concerned with the cuts proposed to Medicare.

I nearly lost my home because I could not keep up with the payments. The bank was very patient and allowed me extra time on my mortgage.

Now I am working the second shift at the Aristocrat-West Nursing Home, and I have been there 2 years. I work overtime and I enrolled in a nursing program to become an LPN. The class started in September. [Applause.]

[The prepared statement of Mrs. Williams follows:]

PREPARED STATEMENT OF MARY WILLIAMS

I am Mary Williams. I was born and raised in Utaw, Alabama. At age 17, I was married before I finished high school. Our first 4 children were born in Alabama. After we moved to Cleveland in 1966, we had 4 more children. I enrolled in high school here and completed the 12th grade for my diploma.

I worked some during my child bearing years—mostly part-time in food service for restaurants. I have earned some credits towards becoming a dietary technician, but not enough to qualify me for that job.

Our oldest daughter had severe health problems. She spent 1½ years in the hospital with surgery in the form of a transplant to the esophagus. There had been many medical expenses and time spent in and out of the hospital. Of course, the other 7 children had the usual cuts, bruises, fractures and illnesses.

I was employed at Metro General Hospital for 2 years in the food service department. This was also while I was having my children.

My husband, Welton, owned a gas station, which I managed for 6 years while the children were young.

In 1978, my husband and I were divorced. At that time, my children were ages 3-11. I did receive some child support payments which helped but were not adequate to maintain a large family with big doctor bills. I needed work and continued to work in restaurants, like Swingos, part-time-on call—anything I could get. My car was in bad condition and trying to find a job with bus transportation was difficult, particularly in the evenings. My older children had to be home when I worked to care for the younger ones.

When I was just about 40 years old, I registered with Vocational Guidance Services' Skills Available program at the Parma office. Jobs were very hard to find. There were many people unemployed, especially in the area where I lived, close to several auto plants. I did have to apply for food stamps, but I didn't want to go on welfare. I was on the verge of applying for welfare.

Skills Available offered me a chance to train for a nursing assistant position at Cuyahoga County Nursing Home, which paid me an hourly rate during training. This would give me a new career besides the possibility of finding food service work. After training, it did take a while to be placed. Hospitals were laying off and nursing homes were concerned with the cuts proposed to Medicaid or Medicare.

I nearly lost my home because I couldn't keep up with the payments. The bank was very patient and allowed me extra time on my mortgage.

Now I am working the 2nd shift at Aristocrat-West Nursing Center. I have been there two years. Anytime they need me for overtime, I am glad to put in extra hours. I enjoy working with the elderly. It is a rewarding experience. Patients need lots of attention to make them comfortable and happy. I love my patients and do all I can for them, and also help other patients when needed—just a glass of water and a smile means a lot.

One patient who was up and walking, came to me and told me she was going to die and when her funeral would be. She invited me to the funeral. I tried to soothe and comfort her, and told her she would be OK. The patient asked me to call her priest and her family, which I did.

Some of the other staff and I were in the patient's room with the priest and her family. She told the priest she wanted to make her confession. The priest heard her confession. The patient laid back on the bed and said "now I can die", and she did. That evening was a bad one for me.

I have liked working with the elderly so much, I have now taken and passed, a test to see if I could go on to become an L.P.N. There are many years ahead of me for supporting myself and still a number of years to support children. My youngest is 11 now.

I hope to be able to start L.P.N. training in September and continue working at Aristocrat while training.

This month, April, the nursing home has named me Nursing Assistant of the Month.

Thank you.

Senator **Glenn**. Thank you. Thank you very much, Mrs. Williams. And we are very glad to have all of your testimony here this morning.

When we get back to Washington and have other people look over the testimony, we might want to write to you and ask some other questions, some details of filling something out. We would appreciate it very much if you could respond if we do that.

I will let Mary Rose start off the questioning here in this round, if you would, please.

Ms. **Oakar**. Thank you Senator.

You know, Senator, it is always good to come back home because these panels always are so instructive. I also enjoy seeing these distinguished people, some of whom I go back a long way, testify; it is just terrific. It really gets your juices running again. Sometimes you need to come back home and hear from the real people.

There are 11 million women who are heads of the households, like you are. In order that women not go on welfare, you recommend support services.

What kinds of programs should we make available for you so that you do not have to backtrack into that welfare syndrome?

Ms. **Williams**. Well, a person in my position, well, I think there are programs like the Skills Available that is good because I worked and learned something that I could try and do without going on welfare. And while I was on-the-job training, I were able to be paid, you know, and get experience for a job.

Ms. **Oakar**. While you were getting the training, you were not penalized, you got a little money at the same time?

Ms. **Williams**. Right. And that kept me from going on welfare, because I did have an income.

Ms. **Collins**. I had some skills obviously as a secretary that I was able to immediately utilize. I think that perhaps though it is a larger issue, and it is the issue that I addressed in my speech in terms of the validation of a woman's role in our economic system, in the capitalist system today. And I think that that has to be addressed.

Our secretaries have a value. We cannot function without them. And yet they are obviously very low-paying positions.

Ms. **Oakar**. That is why I introduced my pay equity study.

Ms. **Collins**. Yes, I know. And I really think that that is the bigger issue on a global view.

Specifically for me, I was able to find—I had to leave for a quarter. I had to leave school for a quarter and go out and get full-time employment because I had run out of savings and money and what have you. And then, because of that experience, and when I realized I just needed to finish school, I was able to speak with my employer because I had proven that I could do the work and he allowed me to go on a part-time basis. So I worked weekends as a secretary.

Ms. **Oakar**. You mentioned in your statement, which I thought was so important, that you are penalized very often if you are getting some training. You were taken off food stamps? The system is so backward.

Ms. **Collins**. I could not believe that. When some of the ladies at the college were telling me that they were terrified, I could not understand. I was not part of the system in terms of welfare and in terms of food stamps. And when they were saying to me, why, I have to go for redetermination, I believe is the term they used, and I said, well, why are you going to go for redetermination? You did not receive that money. And they said that is OK, it is income to me. And that means I cannot feed my children.

And I have seen girls, maybe 30 hours away from a 2-year degree have to leave. And it is heartbreaking because you know they are going back into the same system of self feeding.

Ms. Oakar. So if we do not offer day care, transportation, maybe some health benefits, and some training you will never really be able to get off welfare, will you?

Ms. Collins. No.

Ms. Oakar. It is a catch-22 situation.

Ms. Collins. It is a catch-22 exactly. And it is self-perpetuating and it is self-defeating, and these women have the steam problems to begin with. And it is just terrible.

Ms. Oakar. I just have one more question. Obviously there are so many things we could ask all of you, and I know Marge and Mrs. Presley, do such a fabulous job. I think Skills Available is one of the best programs in the displaced homemaker network. It is terrific.

But I do want to ask this of Audrey or anybody who wants to answer it.

We have, under the myth, and Senator Glenn and I did not support the Gramm-Rudman proposal. [Applause.]

Senator Glenn. I think that will turn out to be to our everlasting credit too.

Ms. Oakar. That is right. That is right. Because the pressure was really there to vote in favor of it.

We are under the myth, I think, that older people are so well off. I see these studies claiming that everybody is doing so terrifically, and that we really do not need all these different kinds of support programs.

Audrey, you mentioned something in a very small segment of your testimony that is really out there, and that is the idea of means testing, Social Security, and programs like that. And, believe me, that is a popular notion among some people.

Could you just tell us your experience in the wealth of older people in our country? Is everyone a millionaire?

Ms. Spencer. Yes. And I am very pleased that the two of you did not support Gramm-Rudman. And I want to publicly and personally thank you, Senator Glenn, for allowing one of your staff persons to be with us last week to provide information on that very critical piece of legislation.

There has been quite a bit of information that has been espoused by individuals doing studies and others regarding how the elderly seem to be better off now than they have ever been.

However, there is a lot of evidence that certainly refutes that, especially when you think in terms of older women.

As I mentioned in my remarks, the older woman is perhaps the poorest within the elderly population. What we are going to see, I believe, with the onslaught of Gramm-Rudman is problematic. We have already had to cut back our agencies budgets by 4.3 percent. We don't know what is anticipated for October of this year.

But it will certainly have a devastating impact on the programs that we are trying to provide to the elderly citizens within this PSA.

I think it is also going to call into question the business of how well we will be able to mobilize other funding resources within our communities. For instance, the county government and the city, and programs like community development, and title XX. But then again all of those programs are being cut as well, per Gramm-Rudman-Hollings.

So I don't know what we are going to be able to do, but we have got to do something. But I certainly refute the information that we have been hearing in terms of how well off the elderly are because I just do not think that is the case at all.

Mrs. BUTERA. I think the other argument is that everyone is, supposedly, covered by pension. Well, first of all, everyone is not, only 50 percent of the people who are nongovernmental workers are presently covered by pension. Only 10 percent of people who are 80 or older are covered by a pension other than Social Security.

Senator GLENN. Say that again. Only 10 percent of the people 80 and upward are covered by a pension?

Mrs. BUTERA. Yes; currently only 3 percent of pension plans are indexed to increases in the cost of living. Assuming a 4-percent annual rate of inflation, a person living on a nonindexed pension will lose 20 percent of their purchasing power at the end of 5 years. At the end of 10 years, a 40-percent loss and by the 15th year—a 60-percent reduction. A point to be noted is that persons reaching the age of 65, on the average, will live to be 81.

Now, you know, if 15 years from now, if you are 65 now, sir, you could be a poor man, if your pension is not indexed to the cost of living.

Senator GLENN. I wish it was 15 years from now. [Laughter.]

Mrs. BUTERA. I am sorry, you earned the years, and they are good years. And if there are older people in Cleveland who are millionaires I would like to meet them, because they do not come through the doors of Skills Available, or any other agency that I know of——

Ms. OAKAR. Senator, after your questions, regrettably, I have to go back to my office to meet with some people. But I wanted to make note of your next panel, and I notice your last witness, Dr. Harel, is the director here at Cleveland State. They do such a fabulous job.

Wilma, and Phoebe, and Lois, and all the distinguished panelists, I will read your testimony, and I apologize that I cannot be in two places at one time, but I want to thank you for having me, Senator.

Senator GLENN. Thank you. I appreciate very much your coming over today, I really do. Thank you.

Let me ask just a couple of questions. How about child support? Cathie, Mary, what has happened to child support? Did your former husband provide any money to help with the eight kids?

Ms. WILLIAMS. Yes, he did. He pays child support.

Senator GLENN. OK. So that helps out a little bit?

Ms. WILLIAMS. Yes.

Ms. COLLINS. Mine does not. My ex-husband does not pay child support. Today he owes me $15,000.

Senator GLENN. Well, is he here, or is he in another State?

Ms. COLLINS. We are finding him. He is self-employed, however, and the laws, it is difficult to attach the pay check of a self-employed.

Senator GLENN. Well, it is. And we have talked about doing something more about that at the national level, because it is a national scandal. As long as it is left just to State laws, and what reciprocal arrangements States can make, one with the other, it is almost an impossible case.

Ms. COLLINS. Correct.

Senator GLENN. Exactly what is the status on the child support legislation?

Ms. OAKAR. Well, we did pass Barbara Kennelly's bill in the House, and the Senate passed it also, but it is so hard to enforce those laws. At the same time, the administration cut back on the number of Federal workers who were involved in the enforcement.

The law is out there, but you do not have the people monitoring it. These women cannot always go to court. It just takes so much money. The lack of enforcement of the law is part of the problem, Senator.

Senator GLENN. Gramm-Rudman was brought up here, and I do not want to belabor Gramm-Rudman, but Bill Benson in my office did come out and meet with you this past week, to try and see how you were going to cope with these cuts.

Let me just put this into perspective. This spring the objective was to cut $11.7 billion out of the Federal budget. Well, they did. The cuts you have experienced so far in the different programs have been pursuant to that cut.

This fall, if Gramm-Rudman sequestering again goes into effect—and it will unless we do some fancy things this summer in Congress, which I think the odds are, at best, 50-50—the cuts will be on the order of $65 to $75 billion. The cuts will be six times what they were this spring and they will go into effect the first of October.

Now, I do not know how you plan to cope with that. I think it is a tragedy. I am the first one to say that I think some of our Federal programs which became so big should have been controlled sooner.

The situation now is that the administration is saying, OK, it is not your fault necessarily, but you are the one who is going to get chopped. We are not giving time for the States, or the local communities, or the counties, or municipalities to take over what is being whacked off. I do not believe that the people send us to Washington, DC to just put the Government on autopilot, and say well, it is not my fault. You know, they just do not believe it. [Applause.]

Ms. OAKAR. If I could just say one thing about the Senator, he will not tell you, but I will. One of the things about the Senator that is so interesting is that he is one of the real authorities on the military. I mean, the fact is, that is the largest item in the budget, and the Senator is an authority on that.

Yet, if we listen to you about what to do with the Pentagon, and so on, we would have our priorities criss-crossing. Senator Glenn is an authority on the military, had a distinguished career in the military, and yet has the compassion to be interested in these kinds of issues. I think that is the happy marriage that we are looking for in Congress.

You do not have to pit one interest against another, as we so often find today, and that is why I think it is so great that he is concentrating on these domestic issues as well.

Senator **Glenn**. Well, thank you very much. Let me ask a couple of more questions here.

Mrs. Presley, you said that your program helps prepare displaced homemakers for nontraditional occupations.

Mrs. **Presley**. That is correct.

Senator **Glenn**. What percent of the participants have been or are preparing for nontraditional careers. Would you expand on that just a little bit. Isn't it a little different approach to things?

Mrs. **Presley**. Unfortunately, the percentage is very low. Because a number of the women, as I have said, are over 40, and they are still in that traditional mode, way of thinking. We do expose them to nontraditional occupations, and the other part of it just what Marge was saying, the jobs still are not available, even though we tell them about them, and expose them to do probably—probably one vehicle is internships, it is just that the jobs are not available for them.

The most recent is the college is taking on the task of preparing woman for engineer degree, degrees in engineering, because the Government in the past—I do not know what the future is going to be, has offered funding in that area.

Senator **Glenn**. Well, let me just ask one more question, and I will ask any of you that want to, to comment on this. I am concerned about what comes from different levels of Government.

We know the trend now of the administration is to turn everything back to State and local governments that possibly can be turned back, yet some of the problems are national in scope.

Turning things back causes problems in some areas, such as Cleveland, Youngstown, Akron, places where we have seen major displacements as major industries move to other parts of the country. No tires, no automobile tires, are now manufactured in Akron. Can you imagine that? We have the problems of steel in Youngstown; and here in Cleveland, heavy industry is relocating, or is changing dramatically as our trade patterns around the world change.

So the ability of every community to just pick up the load themselves, it seems to me, has decreased. Now, I do not know whether you feel that the State can do that or the Federal Government. Dealing directly with people, do you have any feel for that or could you give me any advice in that area? I do not want to see everything remain Federal, if it could best be administered and come from local or State sources.

Mrs. **Butera**. I think—I have to jump in here, because I think the Federal Government needs to establish a position. The Federal Government has and spends the most money.

Where the Government purchases an item effects the economy of that community. If we had more Federal purchasing in northeast Ohio our community could make up some of the economic losses caused by industrial relocation.

I think our Government should then put itself in the position of replacing, at least in part, some of our economic losses but what we see is there is no replacement. We are going to become in Cleveland an older, unemployed population, with very limited funds, and unable to support local, State, or Federal Government or ourselves. Sometimes I feel we have been left behind by the Feds.

Senator GLENN. Let me comment on that, that is an area that I am concerned about. I had three seminars across the State last summer, one of them was here in Cleveland in August on defense contracting. We had an excellent turnout, and we got a lot of good out of that.

I am on the Senate Armed Services Committee, as Mary Rose mentioned, and last year in Ohio, on defense purchasing, we got an increase of about $5 billion, and it is spread all over Ohio; it is not just here in Cleveland, or Youngstown, or some of the more impacted areas. But it is a decided increase in what we were getting and we want to keep going with that. I am not for pork barrel buying whether it benefits Ohio or any place else.

You cannot go out and just keep inventing programs to spend money on. I think that is crazy, whether it is for your home area or not. But the Pentagon makes huge purchases all over this country, and we make some of everything they buy, just about. We are like a microcosm of the whole country here in Ohio. It is like you took the whole country and put it in a squeezer, and we have everything but palm trees, I guess, here in Ohio. We can make those things and that is what we are trying to do with our defense contracting seminars.

I wish we had a lot more time this morning. We do have to move on, and I think it is time that we took a very short break, maybe about a 10-minute break, and we will begin again, right at 12 o'clock. o'clock.

[Short recess.]

Senator GLENN. The hearing will be in order.

We will continue, we had Dr. Sterns, of course, open up today, and then we had our next panel on Education and Training for Women Today and Tomorrow.

Our second panel is on Meeting the Challenges of Women in the Work Force. Leading off the second panel will be Phoebe Bailey. She formerly coordinated preretirement planning from New England through Delaware for the American Association of Retired Persons [AARP]. Mrs. Bailey was actively involved in AARP's Action for Independent Maturity, or AIM program, as it is called. And now she is a consultant and AARP may continue to be one of her biggest clients. AARP has brought the AIM program into its Worker Equity Department, with a focus on the retirement needs of older women, and the development of local retirement courses and workshops.

Today, as a consultant, Mrs. Bailey educates, interprets and promotes preretirement planning and postretirement programs in business, industry and the community.

We appreciate her coming from New York to be with us in Cleveland, and Mrs. Bailey, we look forward to your testimony.

Thank you.

STATEMENT OF MRS. PHOEBE BAILEY, PRERETIREMENT PLANNER, AMERICAN ASSOCIATION OF RETIRED PERSONS

Mrs. BAILEY. Thank you, John Glenn.

AARP has been doing preretirement programs since 1971, and thousands of organizations and their employees have benefited by the AARP's preretirement programs. It offers a flexible, comprehensive approach to preretirement, to meet the needs for employees to make decisions on their employment possibilities and retirement.

We appreciate the opportunity to contribute to this panel. Preretirement planning is more than Social Security and benefits. It is more than financial planning. It is the lifestyle subjects, such as health, maintaining your health in later years. Does your housing help or hinder your lifestyle? What are your attitudes and roles in retirement in the community, and in the home? Who are your friends going to be when you leave the workplace? How are you going to spend those 50 extra hours, day after day, week after week, month after month, and so on?

We recommend that preretirement planning begin at age 50, or even earlier, because it takes 10 to 15 years to really plan one's retirement. You need time to consider, you need time to do dry runs, time to take courses and get training, and time to exchange ideas with family and friends.

The growth of preretirement planning has been tremendous. Back in 1960, 1970, when the aging population was increasing so much, the problems of the aging were the topic of the day. In 1968, when I started working at preretirement planning, we were real excited when we saw something in the media once a month on that subject. But now we take it for granted that there will be some notice taken of preretirement planning in some media every day. Preretirement planning is now becoming the topic of the day.

However, women have been left behind in this progression. In the past housewives never retired. What did they have? They had more husband and less money. You have all heard that story. They stayed home and took care of husband and home, just as they had been doing for the last 40 years, 20 years.

Now, as we have been told by the previous panel, over 50 percent of the women are in the work force, and they do not want to retire. They want to stay on the job. They are excited about their new job, or they want the freedom of earning their own money. They want to stay until they are vested. Some have no pension, so they have to stay to earn money for retirement.

We perceive five urgent needs in this field for women.

No. 1, preretirement planning programs should be offered to individuals, with spouse also attending; at a time and place when husband and wife can attend together. There is a great need of this, with both partners participating. Retirement is a family affair.

The husband, who wants to retire at his normal time and his wife does not, puts a strain on their marriage. The communication problem gets even more important. It affects their roles within the home. It often slows the motivation and activities of the husband's retirement, thus causing confusion and unhappiness.

Urgent need No. 2. All women preretirement planning programs be offered in hospitals, insurance companies, and other institutions with a high percentage of women employees, so they can select whether they want to go to an all women program or a couples oriented program.

Unmarried women are in need of preretirement planning. Consider the single woman. Most of these women are retiring with little or no pension. That has been brought out before. Most tend to feel that the employer or Government will take care of them, through Social Security and what pension they get. Most will retire with busy work, rather than planned activity. But when they say, Oh, I am going to be so busy, it is usually under a cloud of fear of loneliness. Who are my friends going to be? Even the top executive women have that fear of the future.

Consider the widows. The average age for a new widow is 58. Adjustment to retirement can be a 360-degree turnaround for those people. Frequently, they have little knowledge or no knowledge of financial or legal affairs for the family, and their social life and community life are drastically changed.

The divorced women. There has been an increase in divorces, especially for those in their fifties and sixties, and there again the adjustment enlarges the handicaps in planning for the future, financial adjustments, and social and community roles.

Urgent need No. 3. Preretirement planning programs be offered to unmarried individuals, with a relative or close friend also attending. This facilitates the exchange of ideas and discussion so important in making preretirement plans for the future.

We are on the brink of an even greater need for preretirement planning for women due to what has already been brought out; the increase of the women in the work force.

Most women are no longer housewives. The importance and need for preretirement planning for women will be the same as it is for men.

I have attached to my report a list of the reasons why preretirement planning is essential to the employee and to the employer.

May I draw your attention to one item often overlooked? Preparation for internal and external support systems previously provided by employers is of utmost value for an individual who will become his or her own boss in retirement.

In the beginning, we had our parents tell us what to do. Then the teachers. Then a variety of bosses. Now, in retirement, we have only ourselves to tell us what to do.

Urgent need No. 4. To help both men and women recognize that the responsibility for their retirement is on their shoulders—not the Government or other agencies.

AARP has been promoting and educating for preretirement planning for 15 years, with over 3,000 employers and community leaders using our programs. We have been addressing all the aforementioned needs. Now the AARP requests the Senate Committee on Aging to explore and help with yet another need.

Urgent need No. 5. Most employees having preretirement planning opportunities now are in large companies. The result is that employees in small companies, who represent 80 percent of all employees, have no such opportunity. We must provide preretirement planning opportunities for this 80 percent of our employees.

Thank you for this opportunity to bring to your attention the most positive approach to problems of the aging, Preretirement planning is a preventative measure. It provides motivation and direction to explore and accept the responsibility of retiring as a contributing member of our society. Our challenge now is to expand preretirement planning opportunities to all who can benefit from it.

Senator GLENN. Thank you, very, very much. [Applause.]

I noted, too, at the end of your statement you have a page I particularly liked, on why it is essential to have preretirement planning, not only for the employee, but for the employer as well.

Mrs. BAILEY. Well, we have to convince the employer to do it.

Senator GLENN. Yes, and that is excellent.

Thank you very much.

[The prepared statement of Mrs. Bailey follows:]

AARP

STATEMENT

of

PHOEBE BAILEY

consultant to the

AMERICAN ASSOCIATION OF RETIRED PERSONS

before the

SENATE SPECIAL COMMITTEE ON AGING

on

EMPLOYMENT OPPORTUNITIES FOR WOMEN:
TODAY AND TOMORROW

April 21, 1986

American Association of Retired Persons 1909 K Street, N.W., Washington, D.C. 20049 (202) 872-4700
Vita R. Ostrander *President* Cyril F. Brickfield *Executive Director*

Mr. Chairman: My name is Phoebe Bailey and I am a consultant to the American Association of Retired Persons (AARP), the nation's largest membership organization, representing the interests of over 22 million members age 50 and above. I have served the Association as Sr. Assistant Area Representative as well as Eastern Coordinator and National Training Coordinator for AIM. As a consultant I am responsible for educating, interpreting and promoting pre-retirement planning and post-retirement programs in business, industry and institutions.

Since 1971, thousands of organizations and their employees have benefited from AARP's preretirement planning programs, publications, and support services. AARP offers a comprehensive and flexible approach to preretirement planning based on the older worker's need to make informed employment and retirement decisions. AARP Preretirement Planning Volunteers assist businesses and organizations by analyzing program needs and providing on-going assistance to ensure the success of the program. We appreciate this opportunity to contribute to this examination of pre-retirement planning for women.

Preretirement planning is more than a review of one's benefits and pension. It's also more than financial advice. A psychiatrist has called preretirement planning a self-assessment. Where have I been? Where am I going? What are my goals? When we have considered what we want to be and do in our later years then we can consider how much money we have and will need. Thus a crucial part of preretirement planning are lifestyle subjects such as: 1. Maintaining our health in later years; 2. How does our housing help or hinder our life-style; 3. Our changing attitudes and roles within the home and the community; 4. Who will take the place of our friends in the work place? 5. What will we do with 50 more hours a week when we retire - week after week, month after month?

It takes about 10 to 15 years to really plan for retirement. Individuals should begin in their early 50's or earlier. Time is needed to consider, take courses, do dry-runs and exchange ideas with family and friends. We give our annual vacation more planning and preparation than we give this period of 10 to 30-40 years we call retirement.

Preretirement planning is growing in importance. Back in the 1960's the problems of aging were beginning to be recognized, along with the increasing population of those over 65. The aging were the topic of the day. In 1968 -- when I started working in preretirement planning -- we were excited to see it mentioned in the media once a month. Today preretirement planning can be found in some form of the media every day. It is becoming the topic of the day.

However, women have been left behind in this progression of preretirement planning through these years. In the past women didn't retire. They just had " more husband and less money", continuing to take care of husband and home. Now, well over 50% of women are in the work force. After raising a family, many women now enter the job market. Many of these women don't want to retire. It's too exciting out there; they feel a new freedom and independence in earning their own money. For these women, retirement may be seen as a step backward.

We perceive five urgent needs in this area:

URGENT NEED NO.1 - Preretirement planning programs should be offered at a time and place so husbands and wives can attend together.

There is a great need for preretirement planning programs to include both partners in a marriage. Retirement is a family affair and needs the input and adjustment from both husband and wife resulting in joint decisions.

If a husband wants to retire and the wife doesn't, the marital bonds are strained and communication becomes even more important. The roles within the home may become reversed, if he does retire, requiring considerable adjustments. As he waits for her to retire he may delay or alter some of his plans for retirement, causing confusion or unhappiness.

URGENT NEED NO.2 - There should be special "all women preretirement planning programs" offered in hospitals, insurance companies and other institutions having a high precentage of women employees. Women should have an opportunity to select such a group if they feel discussion with couples might center around the couples rather than the needs of both groups.

The unmarried woman is in need of preretirement planning. First, consider single women, most of whom are retiring with little or no pensions. Many of them feel that their Social Security and small pension will be "enough." Many are unrealistically relying on the government and their employer to take care of them in retirement. When asked what they are going to do in retirement the frequent answer is "I'll be so busy." But fear of loneliness is a cloud over their responses - even for some top executive women, because their career has been their support, literally and emotionally.

The average age for a new widow is 58, resulting in drastic adjustments at a time when they should be planning their retirement. Widows frequently have little knowledge of family financial and legal affairs. In a preretirement program they learn the fundamentals they must know to pick up these matters, or where to go for help. In addition to money matters, their social life and community roles are changing and preretirement planning helps individuals focus on these areas.

In the past few years there has been an increase in the number of divorces, especially for those in their 50's and 60's. The adjustments necessary affect their plans for the future, primarily in money matters and their roles in the community.

URGENT NEED NO.3 - Preretirement programs should be offered at a time and place when an unmarried woman can bring a relative or close friend. This facilitates the exchange of ideas and discussion so important in making plans for retirement.

We have talked of the need for wives and unmarried women to have an opportunity for preretirement planning. But now lets look at the near future. There will be a considerable increase in unmarried women and an increase in the number of women in the workforce at age 50. This means preretirement planning becomes just as important for all women as it is for all men. Attached is a list of "Reasons Why Preretirement Planning is Essential to the Employee and the Employer." This list gives the reasons AARP feels such programs are necessary for our future senior citizens.

May I draw your attention to one item in our list that is often overlooked. Preparation for internal and external support systems previously provided by the employer is of utmost value for an individual who will become his/her own "boss" in retirement. First there were parents advising us, then there were teachers, followed by various "bosses." Retirement means that individuals must make their own decisions and choices.

URGENT NEED NO.4 - To help both men and women recognize that the responsibility for their retirement is on their shoulders - not the government or other agencies.

AARP has been promoting and educating for preretirement planning for fifteen years, with over 3000 employers and community leaders using our programs. We have been addressing all the aforementioned needs. Now the AARP requests the Senate Committee on Aging to explore and help with yet another need.

URGENT NEED NO.5 - Currently most employees having preretirement planning opportunities are in large companies. The result is that employees in small companies, who represent 80% of all employees, have no such opportunity. We must provide preretirement planning opportunities for this 80% of our employees.

I want to thank you for this opportunity to bring to your attention the most positive approach to the problems of the aging. Preretirement planning is a preventive measure. It provides motivation and direction to explore and accept the responsibility of retiring as a contributing member of our society. Our challenge now is to expand preretirement planning opportunities to all who can benefit from it.

REASONS WHY PRERETIREMENT PLANNING IS ESSENTIAL TO:

EMPLOYEE

1. Better understanding of company benefits.

   Recognize need to plan early to insure adequate retirement income.

   "The experience of today's retirees shows that preretirement planning is critical to a secure retirement . . . "For those who plan - 10% have less than adequate incomes; for those who did not plan - 56% have less than adequate incomes." From Louis Harris & Associates, Inc. 1979 Study of American Attitudes Towards Pensions and Retirement.

2. Concern about S.S. and inflation or misinformation about either could cause unnecessary delay in retirement.

3. Develop strategies to identify appropriate standards of living during retirement. Learn how to cope with:

   Inflation
   Changing health, etc.

4. Help redirect careers and explore options and possible training for second careers, part-time work, desired goals, etc.

5. Prepare internal and external support systems previously provided by employer.

6. Gives opportunity to talk about retirement as it really is -- now in 1986.

AARP Preretirement Planning
Program

EMPLOYER

1. Creates interest in company benefits and incentive to ask questions. Retirement planning serves as insurance for best use of company pensions.

2. Supports and augments retirement counseling function of the personnel department by thorough examination of retirement options.

3. Improves morale of all employees, those participating in the program and those who look forward to participating.

4. Improves productivity by:

   a. Relieving anxiety about retirement. Employees must want to retire before they do retire. Planning for retirement creates a positive attitude thereby increasing effectiveness of present output.
   b. Increase loyalty to organization by company's expressed concerns.
   c. Desire to achieve retirement goals.

5. Promotes positive manpower planning for management:

   a. Offers options to marginal employees
   b. Helps employees redirect career
   c. Opens lines for advancement for others, thus creating fresh ideas
   d. Decreases problems of age discrimination
   e. Eases hiring practices by making employment by company more desirable

6. Creates positive image in community by generating satisfied retirees who become good-will ambassadors for the company. They affect:

   a. Employees and members of their family
   b. Those within their sphere of influence
   c. General public due to clear demonstration of social conscience and interest in community improvement

Senator **Glenn**. Our next witness is Mrs. Wilma Combs, chief of the Small and Disadvantaged Business Utilization Office, Defense Contract Administration Services Region.

Mrs. Combs began her career with the Department of Defense in 1950. Since then she has worked for the Department of Defense as a contract specialist, and chief of the Small Business and Industrial Liaison Office, DCASR-Cleveland.

In her current position she is responsible for the design, development, and implementation of the small and disadvantaged business, labor surplus area, the handicapped and the Women Business Owners' Program.

Mrs. Combs, a resident of Cleveland since 1976, has attended Wayne State University, Detroit MI; Highland Park Junior College, Highland Park, MI; and Baldwin-Wallace College, Berea, OH.

My office had the pleasure of working with Mrs. Combs on a number of projects in the past in her official capacity, and particularly with one that I mentioned a few moments ago, the defense contracting seminars that we had across Ohio last August. She did such an excellent job for us that it gives me a particular pleasure to welcome her, and I look forward to her comments regarding women in nontraditional professions.

Thank you, Wilma.

STATEMENT OF WILMA R. COMBS, SHAKER HEIGHTS, OH, CHIEF OF SMALL AND DISADVANTAGED BUSINESS UTILIZATION, DEFENSE CONTRACT ADMINISTRATIVE SERVICES REGION

Mrs. **Combs**. Thank you, Senator Glenn, and thank you for this opportunity to share with you some of my thoughts about women in nontraditional positions.

One of the things that was not in my biographical sketch is that within the Defense Logistic Agency, Defense Contract Administration Services Agency, I am the only female in the country occupying my particular position, even though there are nine other such positions in the Agency. [Applause.]

I am here this morning to discuss with you public policy changes necessary to attract women into nontraditional positions. I think that the key word is "opportunity."

Public policy must reflect that America is serious about assuring that whosoever will, male or female, have the opportunity to strive for, obtain, and practice the profession, skill, or craft they desire. Education is probably the most important element to assure this opportunity. The education process must include the community as well as the classroom. The public must be aware of and generally accept women in "nontraditional" fields if that term is ever to fall into disuse when referring to women in the work force.

Educators and counselors need to be sensitive to their roles, and to the influence that they have on young minds, and the way children perceive male and female roles.

I was stunned recently when the 4-year-old male who lives at my house took a screwdriver out of my hand when I was trying to tighten the handle on the vacuum cleaner, and announced, "I'll do it, I'll do it. After all, I'm the man." He did not learn that behavior from his mother or me. I like to think he was being considerate, and not chauvinistic. I like to think that children, regardless of their gender, or of their humble beginnings, are exposed to a well rounded education, that includes opportunities for development of skills in any area they choose.

As far as the older child is concerned, every promising student, male or female, should have access to guidance, exposure support and assistance, especially financial assistance, to achieve their potential. They also must have access to apprenticeship programs and positive role models. This must start early in the grades and continue through high school and beyond.

Preparing young women for nontraditional professions will be to no avail if we do not take affirmative action to assure them access to the job market. It has been my experience that when you disturb the established order of things, the first stumbling block you run into is "the book." Therefore, let us review all of the so-called books, that is, laws, statutes, regulations, and in the private as well as the public sector, to assure that by their language or their intent, they are not inhibitors of opportunities for women or any other minority group.

Labor, trade and craft unions, if not by written representation, then by tradition, have been known to be especially restrictive. Public attention focused on these areas and their impact on potential employment opportunities for women must be ongoing. Once women enter the job market, they must not be subjected to discriminatory practices or harassment. Continuation or expansion of affirmative action policies is essential.

Since the beginning of the industrial revolution, we have seen a series of changes in employer/employee relations, and in employee benefits. Most since have been codified, and are in the so-called book. Since women are now a major part of the work force, we are seeing more attention directed to family related employee benefits, that is, maternity/paternity leave, on-site child care or assistance, job retention, et cetera.

If we are as pragmatic as we claim, then we must ensure our future by expanding our educational system to provide quality infant care and early childhood enrichment opportunities at or near the work site, when possible. The reasons are simple.

We cannot afford to continue to deny anyone the opportunity to achieve their potential. No matter how humble their beginnings, they deserve a chance. We as a nation, owe that to ourselves, and to our future. Conversely, parents with peace of mind concerning their present or future children are free to be creative and productive employees.

Thank you very much. [Applause.]

Senator GLENN. Thank you very much, Wilma.

Your entire statement will be included in the record.

[The prepared statement of Mrs. Combs follows:]

PREPARED STATEMENT OF WILMA COMBS

Senator Glenn, members of the Senate Special Committee on Aging, distinguished guests.

This afternoon I would like to talk to you about three particular areas concerning women in the work force. They are public policy changes necessary to attract women into non-traditional professions, the importance of employee benefits; and the importance of networking. I will discuss them in that order.

1. Public policy changes necessary to attract women into non-traditional professions. The key word is opportunity. Public policy must reflect that America is serious about assuring that whosoever will, male or female, have the opportunity to strive for, obtain, and practice the profession, skill, or craft they desire. Education is probably the most important element to assure opportunity. The education process must include the community as well as the classroom. The public must be aware of and generally accept women in "non-traditional" fields if that term is ever to fall into disuse when referring to women in the workforce. Educators and counselors need to be sensitive to the influence they have on young minds and the way children perceive male/female roles. I was stunned recently when the four year old male who lives at my house took a screw driver out of my hand when I was trying to tighten the handle on the vacuum cleaner and announced, "I'll do it, I'll do it. After all, I'm the man." He did not learn that behavior from his mother or me! I like to think he was being considerate and not chauvinistic. I like to think that children, regardless of their gender, or of their humble beginnings, are exposed to a well rounded education that includes opportunities for skills development. As far as the older child is concerned every promising student, male or female, should have access to the guidance, exposure support and assistance, especially financial assistance, to achieve their potential. They also must have access to apprenticeship programs and positive role models. This must start in the early grades and continue through high school and beyond.

Preparing young women for non-traditional professions will be to no avail if we do not take affirmative action to assure them access to the job market. It has been my experience that when you disturb the established order of things, whether statutory or traditional, or it appears you might be a bit assertive the first stumbling block you encounter is "the book". Therefore, let's review all "the books" i.e., laws, statutes and regulations, in the private as well as the public sector, to assure that they, by their language, or intent are in no way inhibitors of opportunity for women or any other minority group. Granted, this can be a long drawn-out process that will be met with strong resistance, in many instances, and that some individuals and groups will be dragged into this review process kicking and screaming, but, it must be done. I suspect that most of the changes will be made around employment regulations or employment related concerns. Labor, trade and craft unions, if not by written representation, then by tradition, have been known to be especially restrictive. Public attention focused on these areas and their impact on potential employment opportunities or training opportunities for women must be ongoing. Once women enter the job market, they must not be subjected to discriminatory practices or harassment. Continuation or expansion of affirmative action policies is essential.

2. Since the beginning of the industrial revolution, we have seen a series of changes in employer/employee relations and in employee benefits. Many of these changes came out of great consternation and even violent upheaval. Most have since been codified and are in "the book". Since women are now a major part of the work force we are seeing more attention directed to family related employee benefits, i.e., maternity/paternity leave, on-site child care or assistance, job retention, etc. Although some women are delaying starting their families, few are giving up motherhood altogether. Women in non-traditional fields and their spouses will probably find the most resistance on the part of their employers. This is all the more reason they need public support. If we are as pragmatic as we claim, then we must ensure our future by expanding our educational system to provide quality infant care and early childhood enrichment opportunities at or near the work-site, when possible. The reasons are simple.

First we cannot afford to continue to deny anyone the opportunity to achieve their potential in any field just because they are women of child-bearing age. Secondly, our children are our future. No matter how humble their beginnings, they deserve a chance. We as a nation owe that to ourselves and to our future. Conversely, parents with peace of mind concerning their present or future children are free to be creative and productive employees.

Job security is another concern of women of child-bearing age followed by opportunities to upgrade their skills and to keep current on the latest developments in their field. It is not unusual for management to provide job enhancement opportunities for professional staff. These benefits may include tuition assistance, membership in professional organizations or trade associations, subscriptions to professional periodicals, etc. The latter doesn't seem to be much of a problem, it's the former that is getting a lot of attention in this country. Other countries in the Western Hemisphere, including Canada, Sweden, and West Germany, have already made family leave a reality. I have heard or read several arguments concerning the expense of granting maternity or paternity leave with or without pay; about how expensive it is to develop an individual, get them up to speed, and they then decide to drop-out for a few weeks or a few months. I have difficulty with this position. After all, there is a precedent for this. During World War II it was understood that the members of the armed forces had job retention rights. Many servicemen were away, not for months, but for years. Not only did they retain rights to their jobs, but many were also able to count their service time toward retirement. I sincerely hope that the attitudes displayed by some managers does not translate into discriminatory practices against women. I'm sure that many would reject being accused of being anti-children or anti-family. However, I wonder.

3. As women become more sophisticated in the workworld they recognize the importance of networking, especially with other women. Being the first or the only woman in a position or organization can be very lonely. And bridging the "ol' boy" network may not be desirable, even if it is possible. Networking, in my view, does not necessarily translate into socializing. It requires trust, acceptance, and sometimes, risk. However, the support and exchange of ideas is broadening and stimulating. Many times it's the only way to retain your sanity.

In summary if women are to be full participants in the work force they must have full support. Support must come in several ways (i) eliminate laws, regulations, and traditions that inhibit opportunity; (ii) support family related employee benefits; (iii) encourage networking by supporting organizations such as FEW (Federally Employed Women).

Thank you very much.

Senator GLENN. Our next witness is Ms. Lois Goodman. Ms. Goodman is manager of career development for the AmeriTrust Co. located here in Cleveland.

She is responsible for the creation and coordination of career development programs for 4,000 employees, and trains managers to provide career assistance. She is also supervisor for the Out Placement Program, Tuition Aid Program, Child Care Program, management orientation, career counseling, career seminars, and internal placement. Any one of those would be a full-time job, I think.

Ms. Goodman received her undergraduate degree from the University of Michigan, and her master's degree from Case-Western Reserve. She has been named one of the 100 most influential women in Cleveland by Cleveland magazine, and is active in the community.

Ms. Goodman will be outlining the innovative programs AmeriTrust has created to assist working parents, and to enhance employment opportunities for women.

Ms. Goodman.

STATEMENT OF LOIS GOODMAN, CLEVELAND, OH, MANAGER, CAREER DEVELOPMENT, AMERITRUST CO.

Ms. GOODMAN. Thank you, Senator.

Ladies and gentlemen, Senator Glenn, AmeriTrust is a very familiar name to most of you, so I do not have to tell you a lot about what the company is, except that we have offices throughout Ohio and in four other States, and that of the 4,000 people in our work force, about 68.5 percent are women. That is not, by the way, at all unusual for a bank.

AmeriTrust has long been in the forefront of creating programs that will encourage and support the participation and the advancement of women in the work force. And as the manager of career development now, I have, for very obvious reasons, a very special interest in programs that encourage and support women.

What I would like to do is briefly tell you what some of these programs are, and then more briefly than I had planned, I will describe them to you.

CARE, C-A-R-E, is an acronym for child care advice and referral for employees. And what it is is an information and referral service that locates child care, as needed, for our employees and/or their families. And we maintain a computerized listing of over 1,000 child care resources, including day care, nursery schools, home care providers, babysitters, before school care, after school care and summer programs.

CARE was implemented in 1981, and it was the first child care program in a private company in this area, and I am happy to say that it has since been replicated by a number of major Cleveland corporations.

An outgrowth from CARE has been our parenting seminars. And these are seminars that are held at the worksite, they are open to all employees, and we do get fathers to come, as well as mothers, on issues that would be pertinent to working parents.

I have read that the extended family of the future will be in the work place, and if that is so, then I think that AmeriTrust is anticipating a future reality.

Another significant step that we have taken is to introduce nontraditional work schedules to meet the needs of women who are combining career and family responsibilities.

Now, banks have traditionally had part-time jobs available, but they have always been on the clerical level. Within the last 5 years we have established permanent, part-time professional level jobs, and we now have about 20 women throughout the company who are holding those positions.

We have also piloted shared jobs and flexible hours, in limited areas of the company.

Our maternity leave policy allows a woman up to 6 months of leave, with a guarantee of comparable job when she returns. The amount of time that is actually compensated depends on her length of service with the company, and the amount of time she is disabled.

We have two programs that specifically address the career developments of our women. The first is career women in banking, which is an ongoing series that covers all the issues related to women's careers and their advancement. But it also gives women the opportunity to network and to form support groups to solve their problems.

Now, this series is open to all the women that work at the bank. We also have an Executive Women Program which involves our women managers. And it gives them the opportunity to meet in small groups at luncheon roundtable discussions with the senior executives of the company, which gives them an opportunity, of course, to talk about policies, but it also helps raise the visibility of our women managers.

I should say one thing about retirement, seeing as the concern of this committee is more to the problems of older people, than specifically to women in the work force. And that is that AmeriTrust does utilize its retired employees, who are interested in returning to work on a part time basis. And what we do is to utilize their great skills in temporary positions throughout the company, for vacation and sick leave fill in, and for periods when we have peak volumes of work. On any given month about 50 retirees are back, working on the premises again.

The question that I most often am asked, when I go out and talk about all of these programs that I manage, is why does the bank do all of these things, these are not yet exactly common practice in corporate America.

Well, the reason we do it is because I think we truly believe that employees are a whole lot more than people that show up for 8 hours, five times a week, and that the company does have a responsibility for the total well being of its work force. And I must admit that this is something more than an altruistic concern, because studies repeatedly show that people with stable, personal and family environments are by far the most productive workers.

So I believe that our programs are caring, and they are humane, but they are also very good business.

Thank you.

Senator GLENN. Thank you very much. [Applause.]

[The prepared statement of Ms. Goodman follows:]

United States Senate Special Committee on Aging
"Employment Opportunities for Women: Today and Tomorrow"
Hearing; April 21, 1986 Cleveland, Ohio

Lois Goodman
Manager, Career Development, AmeriTrust Company
Testimony

AmeriTrust Corporation is a $7.8 billion asset bank holding company, headquartered in Cleveland, Ohio. It is one of the nation's major regional banks with branch systems in major population centers throughout the state. Other offices are located in Illinois, Texas, Florida and New York.

Over the years, AmeriTrust has created a variety of programs to assist working parents and support the employment and career development of women. Following is a listing of the programs with brief descriptions.

Child Care Advice and Referral for Employees (CARE)

Our child care assistance program was created in 1981. It was the first child care program to be instituted in a private company in the Cleveland area. CARE is an information and referral service that locates child care providers and placement options.

CARE is connected to a computerized listing of over 1,000 child care resources in Cuyahoga County and has referral capabilities throughout Ohio. One day each week an early childhood specialist is onsite in our main office to work with employees on resolving their child care needs. We help parents locate and select day care centers, nursery schools, home care providers, babysitters, before and after school care, summer camps and recreation programs.

Consumer education is provided to help our parent population make informed selections. The specialist assists in this and we have published five brochures that include checklists of things to look for and questions to ask. The brochures are titled:

Selecting a Quality Infant/Toddler Center
Selecting a Day Care Center
Selecting a Family Day Care Home
Selecting a Babysitter
Selecting a Child Care Center for School-aged Children

Through the end of 1985, CARE provided service to 1,059 employees through counseling, seminars and child care placements. 554 children have been placed.

In 1984, The President's Advisory Council on Private Sector Initiatives asked AmeriTrust to co-sponsor a luncheon with the White House for C.E.O.s in Cleveland, on corporate support for working families. Approximately 60 companies were represented at the luncheon. Subsequently, the AmeriTrust program was replicated at four major area corporations.

The advantages of the program have been retention of valuable employees, recruiting advantage in attracting new employees, improved employee morale, reduction of absenteeism and tardiness related to unstable child care arrangements, and excellent community relations. There has also been a significant cost savings to the Bank related to retention of workers who, without child care, would have been forced to leave the workforce.

Parenting Seminars

A spin-off of the child care program has been the development of seminars on issues pertinent to working parents. These seminars are held at the work site, main office and branches, usually during the lunch hour or before work, and are open to all employees. The seminars have included single sessions as well as series. Following is a partial listing of seminars that have been presented:

Development of the Pre-school Child
Raising 5 to 12 Year-olds
The Single Parent
Save With Child Care Tax Credits
Parenting Teenagers
Summer Programs for Kids

In anticipation of parenthood, we also offer an ongoing program called Perfectly Pregnant. It is an information session for employees who are pregnant or are considering pregnancy and deals with health as well as employment issues.

Non-Traditional Work Schedules

In an effort to retain valuable employees and accommodate the needs of women combining work and family responsibilities, AmeriTrust has developed a variety of non-traditional work schedules for selected employees.

While banks traditionally have part-time positions available, they have been in non-professional jobs. AmeriTrust has created a number of permanent part-time professional positions throughout the Bank in areas such as Trust, Office of Counsel, Personnel and Marketing. About 20 women currently hold these positions. All benefits are included and are prorated to the number of hours each individual works.

We have also used the concept of job sharing, were two professional women have divided one full-time position. This has not been as popular as the permanent part-time option because fewer jobs lend themselves to being divided.

A section of our Trust Department has instituted a flexible hours pilot program where all employees work the same core hours but there are options for starting and quitting times.

Maternity Leave Policy

Employees of AmeriTrust who become pregnant are offered a maternity leave of up to six months, with guarantee of comparable position upon return. If the employee is medically disabled due to complications from childbirth, the leave may be extended.

While on leave, the employee is compensated on the same basis as employees on short-term disability leave. Thus, the length of time compensated is dependent upon length of service with the company and the time the individual is disabled.

Career Development Programs for Women

AmeriTrust runs two programs that are specifically geared to the career development of women employees. Both programs began in the mid 70's.

Career Women in Banking is an ongoing series highlighting issues concerning women at the Bank. One recent program in the series highlighted education programs geared specifically for the working woman. This program included a panel of AmeriTrust women who have completed their degrees through weekend and evening courses. At another recent program, we focused on career strategies, again using our own women who have achieved managemnet positions.

By using our own employees in a discussion group format, the women of our company can begin networking and resolving problems they feel they alone are experiencing. Whether it is juggling work with school, with a family, or possibly all three, we feel that in providing the opportunity to address these issues, we are helping AmeriTrust women achieve their goals while at the same time, contributing to the success of the Company.

The Executive Women's Network involves our women at the mid-management level. Small groups are invited to luncheon roundtable discussions with the senior executives of the corporation. It is an opportunity to share ideas, questions and concerns as well as a means for raising the visibility of women managers.

REACT

REACT is an employee assistance program designed to help employees and their families get assistance for personal problems. While it is not specifically for women, female employees certainly benefit from having support available to handle a wide range of problems including emotional, financial, marital, alcohol related, medical or legal problems.

The program began in 1975 and was the first to be implemented in a financial institution in Ohio. It has grown to serving over 10% of the Bank's workforce annually. One reason for its success is the total confidentiality that it maintains. Participation is not recorded in personnel files, and use of REACT in no way jeopardizes job security or promotional opportunity.

Because of this committee's special interest on aging, our utilization of retired employees should also be included in this testimony. It too benefits male as well as female retirees.

AmeriTrust views its retirees as a very valuable resource. At the same time, we believe that after retirement, individuals are not normally interested in permanent, full-time employment. Thus, retirees who want employment are utilized in temporary positions throughout the company for vacation and sick leave fill-ins and also to assist during peak volume periods that require additional personnel. About 50 retirees are working at the Bank each month. Of those people, one fifth work periodically and the rest have fairly regular work schedules throughout the year.

The Bank benefits from the knowledge and experience of this retirement work force while, of course, the individual retirees have the opportunity to utilize their skills and generate additional income.

Senator **Glenn**. Our concluding witness is Dr. Zev Harel, a professor and director of the center on applied gerontological research, here at Cleveland State.

Dr. Harel is a fellow of the Gerontological Society of America, and the Americna Orthopsychiatric Association. He is a member of many academic and professional societies, and is actively involved in many community service organizations.

I look forward to hearing his comments—based on his recent visit to Hungary and his exchanges with colleagues from Western Europe. This past summer, I was fortunate to chair a hearing we had of the committee, in New York, in which we had representatives from the Soviet Union, the People's Republic of China, Japan, Sweden, all over the whole world. I found it absolutely fascinating, and I am sure that you have had similar meetings. I think we gain a great deal through this international collaboration and research on the important issues facing all nations.

Dr. Robert Butler started these meetings when he was head of the National Institute on Aging in Washington. He had a seminar in Washington, in conjunction with the Aging Committee, and people came from all over the world. Our hearing was called the graying of nations. And the one in New York last year was the second hearing. It was called the graying of nations, No. II. It was fascinating to hear some of the stories that came from the different countries around the world, and where we are doing some similar things, and facing similar problems, and taking different approaches to some of them.

So I think we can learn a great deal in this area, and Dr. Harel, it is a pleasure to have you with us today. I look forward to your testimony.

STATEMENT OF ZEV HAREL, PH.D., CLEVELAND, OH, DIRECTOR, CENTER ON APPLIED GERONTOLOGICAL RESEARCH, CLEVELAND STATE UNIVERSITY

Dr. **Harel**. Thank you for the opportunity, Senator, and I just want you to know that you are a hero of many students here at Cleveland State University, and when they read your biography, they know that you have served our country, and then you went into the career of exploring new vistas, and now you are championing some of the important causes, not just for the aged as the ranking minority member of the Special Committee on Aging——

Senator **Glenn**. Thank you.

Dr. **Harel** [continuing]. But, also, as someone who is intereted in education and other issues. You are a very well known name on this campus, and very well liked, and the only trouble that we have, we wish that you were in the White House, and not just visiting there. [Applause and laughter.]

We will sure do what we can.

I want to take this opportunity to share with you, in this presentation today on employment opportunities for women, which is based on the value orientations of my profession to which I ascribe, being a professor of social services, and being in research a gerontologist, who is concerned more with vulnerable populations. My presentation is also based on observations and visits to other parts of the world, for the most part, Western Europe, and to some of the Central European countries, and on opportunities, as Senator Glenn indicated, to interact with professionals and leaders of health and human service professionals around the world. We can no longer concern ourselves with just what is happening here in Cleveland, what is happening here in the State, or what is happening in the United States, aging is experienced all around the world.

I would like to profess, and say that we cannot look at the employment opportunities for women in a detached way. It ought to be part of an overall system of national responsibility that I would like to see us as an enlightened Nation evolve.

I would like to see that we have a national income policy, a national system of income maintenance, and I would like to see that we have a national system of health care services. I would like to see us also have a national commitment to a full employment economy.

The income maintenance system ought to provide needy individuals of all ages with the financial resources needed to obtain food, shelter, and other basic needs.

Of the Western industrialized nations, we have the dubious distinction of being the only one not having a national insurance system, that offers maternal benefits, that offers child allowance, and other benefits throughout one's life.

Let me stop just for a moment here from my prepared statement, and say that our media, in a sense, portrays what inaccurately occurs in Western European countries. Margaret Thatcher, the Prime Minister of Britain is quoted to say that it is with her party that the British system is likely to provide the continued support for the welfare state that Britain experiences.

So, the Western European countries, such as Britain, Sweden, Denmark, Germany, and France, consider the welfare state they offer—a national insurance system, part of the national framework of public responsibility, and regardless of the political changes, it is there to stay.

We do not have, as yet, a national health insurance system. We do have that, in part, for our seniors, but we do not have that for younger members of our society. As a consequence, access to health care services is not determined here by need, but by one's economic resources or insurance policies.

We have here in Cleveland one of the finest health institutions, the internationally recognized Cleveland Clinic. Yet, near Cleveland we have the dubious distinction of having the highest infant mortality rate. We have the dubious distinction of poor young being turned away from some of the hospitals, because they do not have the proper insurance.

Likewise, we do not ascribe to offering individuals of all ages capable of working, access to employment opportunities. As a consequence of that, older people are told, we do not need you any more.

Some young people are socialized to a bleak future, meaning we do not need you yet. If you do not have access to opportunities, to have a decent job, we cannot blame those that do not have access to them and cannot find jobs.

Our system of free enterprise is great for those of us, those members of our society who are fortunate enough to command access to the opportunity structure, and to have the resources needed to take advantage of the prosperous, contemporary American way of life. It is great for the person that can take advantage. If you read this morning the Plain Dealer, you saw that many baseball players will have their deferred contracts for many years to come.

If you have the commodities or the resources that our prosperous way of life is asking for, it is great. But for those who cannot negotiate for themselves access to our opportunities, God save you and I from having to have their experiences. [Applause.]

They have a hard time surviving, and securing a minimal standard of living in our contemporary society. Yet, we view such terms as income maintenance, national health insurance, and tax funded employment as unnecessary burdens on the shoulder of the honest taxpayer.

As a professor of social services, and as a gerontologist, I view employment for women at present and in the future as part of a system of public responsibility that our enlightened Nation ought to work for.

Senator Glenn, I hope that you will continue to lead the fight in that direction. [Applause.]

Employment assures two functions. That every person who wishes to work has access to a decent income at the present time, to retirement benefits in the future, and opportunities for contributory roles.

As a Nation we need to evolve a commitment to a full employment economy. Women in the work force need special consideration. We need to offer women the opportunity to step in and out of careers and work roles, as their marital roles, child care and other family care responsibilities require, and not be penalized for such decisions.

We need to learn from Western European and Central European countries, and offer American mothers maternal benefits, American children child allowances, and public support for the care of older family members, so that labor force participation and retirement benefits in old age be not hindered by child care and family care roles and responsibilities.

We need to evolve a national policy that recognizes the importance and realities of the family life at present and in the future. We need to recognize the challenges faced by working women in their efforts to balance work on the one hand, and family care responsibilities on the other.

We need to offer women realistic options for career and labor force participation, along with the recognition and support of the importance of child care and other family care responsibilities.

As a Nation we ought to be publicly concerned with the economic security, social and emotional well being, and contribution potential of all members of our society. Concern for employment opportunities for women ought not to start at late life stages. It ought to be part of a comprehensive national concern for the security and life quality of all members of our society.

Thank you.

Senator GLENN. Thank you, Doctor. [Applause.]

[The prepared statement of Dr. Harel follows:]

CLEVELAND
STATE
UNIVERSITY

Center on Applied Gerontological Research
College of Graduate Studies
Mather Hall, Room 205
2227 Prospect Avenue, Cleveland, Ohio 44115
Telephone (216) 687-4570 Telex 810-421-8252

April 21, 1986

Honorable Senator Glenn:
U.S. Special Committee on Aging

I would like to base my presentation today, on employment opportunities for women, on the values and orientations of my social work profession, on observations from visits to Western European and Central European countries, and on discussions with leading health and human service professionals in the U.S. and around the world. In my view, we need to evolve a system of public responsibility in the U.S. with the following essential components: (a) a national system of income maintenance; (b) a national system of health care services; and (c) a national commitment to a full employment economy. The income maintenance system ought to provide needy individuals of all ages with the financial resources needed to obtain food, shelter, and other basic needs. Of the Western industrialized nations, we have the dubious distinction of not having a national insurance system that offers maternal benefits, child allowance, and other benefits. We also do not have as yet a national health insurance system; as a consequence, access to health care services is not determined by need but by one's economic resources or insurance policies. Likewise we dot not ascribe to offering individuals of all ages capable of working, access to employment opportunities. Our system of free enterprise is great for those members of our society who are fortunate enough to command access to the opportunity structure and to the financial resources needed to take advantage of the prosperous contemporary American way of life. Thos who can not negotiate for themselves access to our opportunity structure, have a hard time surviving and securing a minimal standard of living in our contemporary society. Yet, we view terms such as income maintenance, national health insurance, and tax funded employment as unnecessary burdens on the shoulder of honest tax payers.

As a Professor of Social Services and as a Gerontologist, I view employment opportunities for women at present and in the future as part of a system of public responsibility that our enlightened nation ought to have. Employment opportunities, in my view, serve two functions: (a) to assure all Americans, including women of all ages who wish to work, access to a decent income at the present time and to retirement benefits in the future; and (b) access to contributory roles.

CLEVELAND
STATE
UNIVERSITY

Center on Applied Gerontological Research
College of Graduate Studies
Mather Hall, Room 205
2227 Prospect Avenue, Cleveland, Ohio 44115
Telephone (216)687-4570 Telex 810-421-8252

Honorable Senator Glenn-page 2

As a nation we need to evolve a commitment to a full employment economy. This is to say, as a nation we need to make possible publicly funded employment opportunities, beyond those generated by our national economy. Such a commitment would allow every person "who wants to put in an honest day's worth of work" be able to do so, and be able to earn a decent living and have the satisfaction of supporting oneself. We can not go on blaming the victim, the person who cannot find employment in the "free marketplace", for not working. If as a nation we believe in the importance and meaning of work, and I believe that we should, then it is essential that we generate meaningful employment opportunities for all members of our society who wish to work. In my view, it is important that we assure publicly opportunity to work for all members of our society.

Women, in the work force, need special consideration. We need to offer women the opportunity to step in and out of careers and work roles as their marital roles, child care, and other family care responsibilities require, and not be penalized for such decisions. We need to learn from Western European and Central European countries and offer American mothers maternal benefits, American children child allowances, and public support for the care of older family members, so that labor force participation and retirement benefits be not hindered by child care and family care roles and responsibilities. We need to evolve a national policy that recognizes the importance and realities of the family at present and in the future. We need to also recognize the challenges faced by working women, in their efforts to balance work and family care responsibilities. We need to offer women realistic options for career and labor force participation, along with the recognition of the importance of child care and other family care responsibilities. As a nation we ought to be publicly concerned with the economic security, social and emotional well-being, and contribution potential of all members of our society. Concern for employment opportunities for women ought not start at late life stages. It ought to be part of a comprehensive national concern for the security and life quality for all members of our society.

Zev Harel, Professor and Director
Center on Applied Gerontological Research

Senator GLENN. Mrs. Bailey, let me start back with you again. The trend for men is to retire before age 65. That trend seems to be increasing, I understand, for a variety of reasons, including employer-provided financial incentives, the availability of retirement benefits, or increased acceptability of just retiring in our society. But the trend seems to be the other way with women. Women do not tend to retire earlier. If anything, they hang on a little longer.

Is there any good reason for that?

Mrs. BAILEY. Many of them are the returning housewife to the work force, and they are clinging to this new identity, this wonderful job, this independence, and there are those who are staying on for that reason.

There are also those who are staying on because they are fearing retirement and not just the unmarried women. There are some married women who fear going home and having to be a caretaker of husband and home. This is much more fun than going home and doing the cleaning, and getting your husband's lunch, dat-dat-datda, you know.

Senator GLENN. Do not listen to that, Annie. [Laughter.]

No, you are right, I am not making light of it. You are absolutely right.

I thought a factor might be, too, that unfortunately women have traditionally been paid less than men, even for some of the same jobs, and perhaps there is an economic necessity to stay in the workplace longer, rather than retire, is that a factor?

Mrs. BAILEY. Those who have little or no pension have to stay on. This is their only income, other than Social Security, and if they do not have any pension, they have to stay on to save some money to supplement that Social Security and to take care of the rest of their lives.

Senator GLENN. What are you and AARP recommending these days, on the health care costs? They are almost running away with us. What are you counseling your people to do in those areas?

Mrs. BAILEY. To carefully examine whether or not you have to have care in the hospital. Be selective of your doctor, in regard to costs. Be up front, how much is this going to cost me, not just the operation, but the care you are going to be receiving. There are many publications that AARP has out to help you make these decisions. Publications in regard to Medicare, and in regard to health costs. All you need to do is to write to your local AARP office, and they will send you three or four articles, at no cost.

Senator GLENN. Wilma, you are a woman in a nontraditional woman's profession, as you pointed out earlier, and which we knew about from past association. Do you have many women come to you and ask how you got into this. How do you respond? What do you counsel them to do?

Let me just be very frank. You are black, you are a woman, you hold the only spot, in the whole Defense Department, of any woman in your position——

Mrs. COMBS. Not quite. I would like to correct that. It was in the Defense Contract Administration Services, and in DLA.

Senator GLENN. Yes.

Mrs. COMBS. There are nine such positions across the country.

Senator GLENN. You are the only woman?

Mrs. Combs. I am the only female.

Senator Glenn. Right.

What do you counsel women as to how they repeat your success?

Mrs. Combs. A lot of women are interested in hearing my story, especially as it was pointed out earlier by the previous panel. Like most women, I started at the clerical level, many, many years ago.

I was at the, probably the very lowest grade that the Government had at that time, in the fifties a GS-2, when I started out. Over time, and with determination, and with the feeling that it did not matter what anybody thought—anything that I saw anyone else do, I could do, and I made up my mind to do it.

Time has taught me, however, that that comes about because of a tremendous support system. I did not realize, at the time, what a marvelous support system I had.

Senator Glenn. You mean family, or Government?

Mrs. Combs. Family, friends, relatives, educators and employers, who were always willing, to give me the opportunity to do what I wanted to do. I guess I was also one of those persons that was extremely stubborn, and would not take no for an answer, from anyone. I was raised in Detroit, was a product of that school system, and grew up in a neighborhood of factory workers, of all races and creeds. I have always gone ahead and did it, and never thought about being unusual, until someone pointed it out to me, that I was doing something, or had done something that was unusual.

Senator Glenn. Your story a little while ago, I am never going to ask you to hand me the screwdriver, I know that. [Laughter.]

Mrs. Combs. Well, I am not so successful with the plumbing wrench. [Laughter.]

Senator Glenn. What should be the role of Government in enhancing career development for women such as yourself? Are there things that we should do, that would go beyond the civil rights laws and the equal employment laws that have been put into effect? Are there other things that are needed?

Mrs. Combs. Yes, sir. I really think that, one of the things that I mentioned was number one. There are some inhibitors to opportunities written right into our laws, statutes and regulations.

Over time we have taken the position that there were certain occupations, certain professions, or crafts that women were not supposed to be in. A lot of it came out of tradition, and a lot of it came out of ignorance, where we felt that women just should not do this, and we said so. Not that I was always in favor of doing everything I saw everybody else do, but I do not like to see opportunities denied people because someone says, but you are a woman.

They write that down in a book somewhere, and say you cannot do that, because you are a woman. I may not want to be a longshore person, I may not want to be an astronaut, but do not tell me I cannot be because I am female. Let us come up with some better reasons than that. [Applause.]

I think also that we need to take a long, hard look at the way we have been providing education to our young people. For the most part, most of us when we are young, the majority of educators and counselors that we see are female. That may very well have to do with the way our pay has been structured for teachers. We think of these particular kinds of jobs as woman's work.

You are supposed to be the one that are nurturing children. I am very happy to say that I lived long enough to see more men, and young men especially, taking a great interest in raising and nurturing, and spending time with children, and providing for them positive role models, for the things that they can do.

Another thing, we need to expose our people, not only young women, but we also need to expose our community to opportunities that women have to participate in nontraditional roles, and to so-called nontraditional professions. We need to see women engineers. We need to see them in all areas, even in refractories, if that is what they feel that they are capable of doing. If they want to be miners, fine.

Or if they want to be a linesman, or whatever. I strongly suspect, that even in AmeriTrust, women make up, as you said, 68 percent of the work force, that the majority of those women are in the lower grades, or in the lower levels, and that when you start looking at where the management is, where the decisionmakers are, who makes the decisions about what these women are going to do, it is not made by the women themselves. They need to have some say in what they are doing, and where they are going.

There was a time when I was coming up, women were told if you are going to work, you had to learn how to be a typist, you had to be a secretary, or learn shorthand, or if you went on to college, you could be a teacher or a nurse, and that was about it, as far as women were concerned. You were not supposed to aspire to be anything else.

I will tell you this right now. I never learned how to type. [Laughter.]

I will tell anybody right now, that I have very poor eye-hand coordination. I might be able to play the piano, but other than that I cannot, I have no use for eye-hand coordination. I cannot type because I don't want to.

But, by the same token, I do feel that we need to open up our educational system, so that women, and young women, especially are encouraged to study math and science, and to go on and take courses in statistics and calculus, and the word "hard" should be stricken from our vocabulary.

Senator **GLENN**. Well, now a lot of that occurs at the local level.

Mrs. **COMBS**. That is true.

Senator **GLENN**. And your local school board, your local school district, your local community give attention to those things, more than any Government programs.

Mrs. **COMBS**. Yes, sir. But by the same token, the focus, the push, can come from on high, for those kinds of things.

Another thing that we were talking about, one of the things that is in my statement, that I did not say, we were talking about family leave—maternity, or paternity leave. Many managers are talking about the expense of those particular kinds of programs.

I recall that during World War II, as you do, more than likely, sir, I think you and I are around the same age——

Senator **GLENN**. I think I have a few years on you.

Mrs. **COMBS**. I don't know. [Laughter.]

We will talk about that later.

Senator GLENN. I remember World War II very well.

Mrs. COMBS. But at any rate, it was accepted, expected by the community, and by the country, if not public policy, that when our servicemen went off to serve in the Armed Forces, their work, their positions, their jobs were to be, put on hold, they had retention rights on their jobs. A lot of those jobs were temporarily filled by women, who at that point in time, provided what they could do in the work site.

When those men returned from months or even years of service, they were able to go back into the work force. If not into the same jobs, because of the training and the education they had received while they were away, at least with the same company, if they so desired. A lot of the time that they spent while they were away was counted toward their retirement packages.

I just do not buy this business about putting people on maternity, or child, or family leave is going to be so expensive. We managed it during that time, a time of great crisis, true, but we managed to do it. It was considered an honor.

I think that if we are really honest about this country, and about where we are going in this country, that we will once again take a look at our families, and our family structure, and make sure that the family has an opportunity to survive. [Applause.]

Senator GLENN. Thank you.

I think some of the liberation started, perhaps, back in those World War II days, when people did fill in. One of the most popular jingles at that time was Rosie the Riveter. It had been thought that only the men could do some of the very tough jobs, that women just were not capable of doing them. But they were filled by women during that time, even though, as you pointed out, when the men came back, the benefits and the rights to those jobs were thought to accrue directly back to the men. Things have changed a lot since those days, obviously.

Lois, what generated AmeriTrust's interest? Was this something that came from the employees—did they talk about it or demand it—or was this something of enlightened self-interest for the company, and the people reacted to that? How did this start?

And, what I am getting to is, why aren't more companies picking this up, if it results in employee satisfaction? How did AmeriTrust get into it, and why aren't others doing it, is my question?

Ms. GOODMAN. Let me try to answer both of those things.

No, it was not by employee demand. We have always prided ourselves on being very proactive on behalf of our employees, rather than reactive. We have a lot of firsts to our credit; for example, the first employee assistance program in any bank in the State of Ohio, and so there is a long tradition of trying to keep on top of what employee needs are. In the late seventies we began to ask our employee relations staff, "What are you hearing out there, when you go to talk to folks? What problems?"

More and more they would come back and say to us, "child care. We have a lot of working mothers, and they are having problems getting child care." So I was asked to research what would be the most effective way to provide service in the child care area. We selected the program that we now have because we are a multisite company, you know.

Senator GLENN. Do you have on-site day care?

Ms. GOODMAN. No, we do not, because with over 200 offices throughout the State, you had to discriminate against someone if you had on site care. There was no way at any single site you could equally serve employees. So the best way for us to handle that was with the information and referral service, and that is why we selected that.

As to why more corporations are not doing it, well, I have some ideas.

Senator GLENN. Is it expensive?

Ms. GOODMAN. Not expensive enough to say that it is not worth what you are getting back. I can cost justify it. As a matter of fact, I have come up with a handy-dandy formula for cost justifying our child care program.

I look at what a basic replacement cost is for an employee and I take the lowest level in the banking industry, which would be a teller, and an industry figure for a replacement cost is $4,000, and that would include the recruiting, the training of an individual. Then I look at the number of women who we are able to bring back to work, who want to come back, because we can find them good child care, and I multiply that figure by $4,000, which would be the base replacement figure if none of them had come back to work. Our child care program costs us maybe—one year it was one-seventeenth of what our savings were, in replacement costs. It is a small fraction.

Senator GLENN. Yes.

Ms. GOODMAN. So if you look at it that way, there is real cost savings here.

Senator GLENN. A real cost-benefit ratio is good there.

Ms. GOODMAN. No question.

Senator GLENN. Dollars and cents, it makes sense, too.

Ms. GOODMAN. Right.

I think the reason perhaps that you are not seeing more of these programs, is I think more people have to adopt a philosophy that has worked for me. That is that it has got to be a win, win situation. The people who are the beneficiaries of the program win, and the people that are providing the program have to win, too, because if they do not win, then you are counting on external enforcement to make the program continue and go.

I do not think depending on external enforcement is the best solution in the business sector, private business sector. I think it has to be their own internal motivation, and I think we have to work very hard at proving why these programs are beneficial, before we can go out there and demand them, or sell them.

The other thing that I think we have going for us is strictly time. I have been asked to consult with other companies on these issues, and I find that it is sometimes difficult to talk with a CEO in his sixties or seventies, whose mother never worked, his wife never worked, and I talk about the problems of working women, and really he basically believes that they ought to be at home taking care of their kids, they should not be there any how.

But time is going to change all of that for us, because as younger men are working themselves up into senior management, most of them have had experience with the working wife, and they are very understanding of these problems.

We have a unique situation at the bank, of having a president who is 38 years old. I thought one of my red letter days was when he called the Child Care Program, to find out about help for their new baby.

Senator **Glenn**. Yes, that is very good.

Dr. Harel, let us go from micromanagement of day care centers in Cleveland to what is going on internationally here, if we can make that giant leap.

What are other countries doing in this area of Social Security systems that involve more equitable treatment of women?

In other words, can you give us examples of reforms that are being put into effect in other countries, such as enacting earning sharing or offering homemaker credits? Are there innovative programs that we have not really considered here that would be more fair and equitable, do you feel?

Dr. **Harel**. Senator, I will answer that question in two parts.

First, Western European countries have a national insurance system. We call it here a benefit system from cradle to grave, that includes maternity benefits for the women, and a certain number of benefits after birth. Then each child, regardless of parental income, gets a child allowance.

Then disabled persons, and older persons, whether they work or not, are eligible to certain benefits.

Senator **Glenn**. What countries are we talking about now, major European countries, or Scandinavian?

Dr. **Harel**. Major European countries, such as Sweden, Denmark, England, France, Germany. This is the national insurance system, also Israel is modeled after that.

Let me share with you, in part, in answer to that question. That those countries have the national insurance system that takes care of the contingencies throughout life, as part of a national responsibility.

Now, I want to differentiate between benefits and services. Benefits are these parts that in European countries are universal in nature. That is, they are made available, not on need, they are universal. Are made available, unlike in our experiences here, to everyone, regardless of their income.

Now, with regard to the specific question, in terms of the employment and the family care responsibilities. I visited recently Hungary, and that is more recent in my mind, and I have two examples.

The regional medical director of a county there, was an attractive woman in her forties. I assumed that she had to be a single woman, or else she would not have been able to combine family relationships with child care. Well, this woman is the mother of four children.

When I asked her, well, how do you manage this, by becoming a physician and having four children, and having the responsibility that you have, she indicated that Hungary has a child care allowance, and also a child care leave policy, so that it does not matter whether you stay on and work, or whether you stay home, that you will get that benefit.

Senator **Glenn**. Well, let me ask a question, because, of course, Hungary is one of the Eastern bloc nations and is still controlled basically by the Soviet Union. So they are not quite comparable to Britain and France and some of the other countries.

I have been to Hungary, and they probably have done more to come out as a semifree enterprise Socialist country, if you will, still under Soviet domination, but a little more free enterprise than any of the other bloc countries, perhaps. I think that would be a fair statement.

Dr. **Harel**. Right.

Senator **Glenn**. So they are not necessarily, I think, the best example of what we might be willing to do in this country, because what they gain by their Communist association, in some of the security areas you are talking about, they give up in freedom, in some other areas, that I think we would probably never be willing to do in this country and so there is a tradeoff there.

How about Britain and France and Germany, and some of those that we relate to more closely? Do you have any examples in those countries?

Dr. **Harel**. Well, I mentioned already the maternity benefits and the maternity leave benefits, plus the child allowances that are built in into their national insurance system, so the woman has the option to exercise it, as to what is the duration that she will step out of the job, more so than she has here.

But what I want to say is, that with regard to the retirement benefits, you know, our Social Security system, has in part those characteristics, but our Social Security system has just the part that relates to old age and survival benefits, with that regard. We do not have the comparable parts that the Western European countries have with regard to maternity and child benefits.

Senator **Glenn**. The Scandinavian countries I think go considerably beyond Central Europe.

Dr. **Harel**. Right, both with regard to benefits, but also with regard to services, and, you know, when one compares, especially in the area of my interest, in the area of long-term care services, and the area of the options that the older person has in terms of both access to health care services, and access to long-term care services, that our country is so problematic and so costly there, their service system, it is part of a system of national responsibility, and it has an interface between the health services and the social services, nationally recognized responsibility, that they ascribe to, and we do not.

Senator **Glenn**. Well, I wish we had all day to continue this. We do not. We said we would end this at one o'clock, and we are going to end. It is five after now, so we are a little bit late as it is, but we are ending reasonably on time.

It has been very interesting. I hope that if other committee members, who were not able to be here today, do have additional questions, and we submit them, I hope you could respond, and those will be included as part of the committee record.

I wish to thank not only you, but the other people that were here to testify today, and all those who came out to this hearing. It is an ongoing series of hearings, and we try to get as much information as we can, to know what is possible to do in this country.

The trend right now is to turn things back to the local level, of course. I think some things can be turned back to the local level, but not everything. And some things we may be able to do better on a national basis, than we can by just dismantling whole programs, and sending them back.

This year is a particularly propitious year for us to be talking about this, because we are in the middle of the Gramm-Rudman restrictions, and under the Damocles' sword, if you will. And it may fall, and it is going to make the situation, as I see it, worse instead of better.

So whatever we are turning back, I think we should consider it carefully, and time it so that we do not just do irreparable damage to some of the support mechanisms that we have become dependent on in our society for several generations.

So, that is what we are wrestling with on the Aging Committee, and this is one of a series of hearings we will be holding. Again, I appreciate all of you participating today, and the earlier members who were willing to come here and testify. We appreciate it very much, and we would particularly like for you to respond to any questions that might be submitted.

The hearing will stand in recess subject to the call of the chairman. [Applause.]

[Whereupon, at 1:08, the committee was recessed, subject to the call of the Chair.]

APPENDIX

MATERIAL RELATED TO HEARING

ITEM 1

AARP

April 28, 1986

Honorable John Glenn
United States Senate
Washington, D.C. 20510

Dear Senator Glenn:

The experience of testifying at the Hearing of your committee on employment opportunities for women was indeed a challenge.

I did regret not having a longer question and answer period in which I could have made a request of the Senate Special Committee on Aging.

My presentation included the fact that at present almost all of the preretirement planning opportunities are offered by large companies. The result is that employees in small companies, who represent 80% of all employees, have no such opportunity. Much more widespread education and promotion needs to be done in industry, unions and educational institutions. Preretirement planning needs to be as commonly accepted as preparation for later years, as education is commonly accepted as preparation for earning a living.

Specifically, preretirement planning should have a prominent position in the next White House Conference on Aging, recognizing it as a positive preventative approach to the problems of the aging.

Thank you again for the opportunity to be a part of such a successful presentation.

Cordially,

Phoebe Bailey

American Association of Retired Persons 1909 K Street, N.W., Washington, D.C. 20049 (202) 872-4700

Vita R. Ostrander *President* Cyril F. Brickfield *Executive Director*

ITEM 2

STATEMENTS SUBMITTED BY THE CLEVELAND HEARING AUDIENCE

Local employees need to have generous government incentives to train, retrain and retain women who are older, women who are displaced homemakers and the older able-bodied person in general. In eight years of work with displaced homemakers, I have learned that the real answer to job access and retention is caring, supportive, sensitive supervision in accurate work settings.

Rita B. Frankel
Beachwood, Ohio

Many schools now have computers. Why not have schools open up technology classes to elders for a free or minimal charge? Even welcoming elders to join in grade school or high school classes - thus promoting intergenerational activity -- children, teenagers and grandparents.

An area that seems to have been overlooked is the need for providing training and retraining of volunteers -- seniors with time who are willing to step in, but with skills and training which are inadequate. With all the budget cuts and therefore necessary staff cuts in services to the elderly, handicapped, mentally retarded, social security offices and many administrative offices of funded service providers, there is more need and dependence on volunteers. To be of real value, they need training or retraining.

Margaret M. Gorie
Lakewood, Ohio

There is a need for fair and equitable divorce settlements through divorce education. Women who have not been in the work force need funds for training and retraining that will lead to jobs that enable them to earn a fair and equitable wage. The idea that "men are the head of the house and need higher wages" has been totally dispelled with the knowledge that only 10 percent of today's families fit the traditional model of the father working outside the home with the mother staying at home and raising the children. Fair and equitable divorces could provide more stability for women and children as the family makes the major transition from a two parent family to a single parent family headed by the mother.

Kay R. Flood
Canton, Ohio

There is a need for special help to be given to women (displaced homemakers) who are returning to college for retraining. Not only to help with the costs of tuition and fees, but also with day care, transportation, food, etc. Because of these problems, most women must attend part-time and thus a 2 year associate degree program ends up being a 4 or 5 year program.

Their entry into the work force is thus postponed and they must depend on welfare even longer. Displaced homemaker programs must continue to be supported and their services should be expanded.

Cheryl Urban
Canton, Ohio

The older women of today need a chance to show their ability to work. Most of us are willing to work, but cannot find a decent job with decent benefits after we retire.

Cecelia Banks
Cleveland, Ohio

I have been a part of the Senior Employment Services of the National Caucus on Black Aged since May, 1985. I was on a couple of $3.35 an hour, 20 hour week jobs until the NCBA started the New Careers in Housing for Older Workers Class in November, 1985. I will graduate from the housing class on May 2 and hope to pass the IREM exam at that time and secure a job as a certified apartment manager. This course has really given me something to look forward to in order to get me out of the poverty level class.

Mary J. Smith
Cleveland, Ohio

In my generation we were told boys receive the education and girls stay home and take care of the children and the house. I feel it is more important for the girls to have an education since they are the ones left to take care of the children.

Educate and expose at an early age when opportunities are available -- not male/female roles. Many educators are caught up in this -- they need to be educated. This should not be allowed.

Blanche M. Babela
Wintersville, Ohio

One of the biggest barriers to entry into employment for women on welfare is the loss of medical coverage. It would appear to be economically sound to provide such coverage until earnings are at a high enough level to not create an actual loss in family income when this individual becomes employed. Legislation is needed to address this problem. We have seen many people at Skills Available who want to work, but cannot put their family at risk by losing their medical coverage.

John C. Drotos
Cleveland, Ohio

As Mary Williams testified -- she was paid an hourly wage during training. Uniforms were furnished and out-of-pocket expenses (meal and bus fare) were given to the trainees to enable them to take the training until their first paycheck arrived. Today there are few training programs which pay during training -- other than the $6 a day maintenance money to get them to training and buy lunch.

To me, as an older worker service provider, pay through training is essential as the very people needing training are at poverty level. Today, I prefer to arrange on-the-job-training which I try to work out with another agency -- Bureau of Vocational Rehabilitation. Skills Available is funded by J.T.P.A. and J.T.P.A. training pays only $6 a day.

Helena M. Walsh
Cleveland, Ohio

Perhaps the "pitfalls" of retiring, aging or displacement should be taught as a subject in high school for those in the future -- don't wait until college.

All employers, in whatever capacity, should be taught the same thing from the other side of the coin. They, eventually, will be in the same positions. The government should encourage businesses to give seminars for their employees with "back talk" facilities. Perhaps input from that could help bring out problems that could then be corrected -- training programs offered in job locations. (Cost should be picked up by employer.)

Ethel M. Tomazic
Cleveland Heights, Ohio

Regarding employment of women now, there is no doubt that opportunities should be broadened allowing for career changes and skills training, but also allowing women to fulfill their roles as mothers and homemakers. European countries are way ahead of the U.S. in offering alternate methods of achieving these goals. The U.S. should develop such plans. Possible methods for women are just now beginning and should be continued and encouraged -- flextime, part-time, job sharing, workplace day care facilities, etc. I think we need a combination of federal legislation and business participation and support to further acquire more diverse programs. For the future, mandatory retirement is out of the question. We need to keep all our capable workers productive and they will feel more worthwhile and happy. Also, I oppose extending the retirement age as I see too many people that need to retire because of health or job burnout. A change is usually what is necessary.

Lydia Goldsmith
Cleveland, Ohio

With the increased number of women choosing (not always a choice) both homemaking and a career outside the home, especially those in the federal and state work force, I feel that there should be an emphasis on programs such as child care centers within the federal workplace, job sharing, and training for the displaced worker. Due to budgetary restrictions, many government agencies are reluctant or prohibited to initiate job sharing programs in fear of losing full time employee slots. The time sharing programs would provide an opportunity for women during a short term (perhaps early child rearing years) to devote time to family and still maintain a career goal.

Sharon Browarek
Lakewood, Ohio

○